Recon $olution-
User Manual

Product Communications

APRIL 2003

VERSION 4.0

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Paymentech.
1601 Elm Street
Dallas, Texas 75201
(214) 849-3000

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1 Introduction

Application Overview

Recon $olution is part of Re$ource Online, Paymentech's suite of web-based products, that provide an electronic access point for retrieving credit card processing information, consolidated transaction reporting, and reconciliation data.

With a few clicks of your mouse, you can look up deposits, batch data, processing fees, adjustments, transaction detail information, card totals, qualification information, retrievals and chargebacks, and authorization detail information. You can also search by cardholder number and view statements online.

You can retrieve data for an individual location, or an entire company, and then easily export the data to your PC for future use.

Using Online Help

Recon $olution's help system provides reference information for each report that is available for viewing.

Select the Help Tab at the top of the screen.

For Technical Support

Technical Help Desk
1-800-254-9556
24 hours a day, 7 days a week

Note: If you need training or assistance in understanding your data, contact your Paymentech Representative.

System Requirements

Before accessing Re$ource Online and Recon $olution from your PC, make sure you have the following items:

1. Internet Service Provider
2. Browser – Microsoft Internet Explorer 5.5 or Netscape 4.7
3. Re$ource Online passwords provided by Paymentech
4. Acrobat Adobe Reader Software 5.0 (may be downloaded for free from www.adobe.com).
5. Microsoft Excel 97+.

Getting Started 2

How to use Re$ource Online & Recon $olution

Recon $olution makes finding your credit card processing information as simple as a few mouse clicks.

To Log In

1. In the address box on your Internet browser, key in www.paymentech.com.
2. Select My Paymentech, then Re$ource Online.
3. The Logon window appears. Key in the organization name, account name, and password provided by Paymentech, then press GO.
4. Select Recon $olution under Applications.
5. The application uses a series of simple drop-down boxes and specification fields that allow you to select date ranges and report types.

Paymentech
About Us | Solutions | Partners | What's New? | My Paymentech
site map faq glossary help
About Us
Solutions
Partners
What's New?
My Paymentech
Paymentech Online
Re$ource Online
Processing For Your Business
Do you want to start an online business, or enable your current business for e-commerce? Paymentech can help.
Grow Your Business
Not only will Paymentech help your business stay ahead of the trends, we'll help you set the trends.
Manage Your Business
Paymentech understands your needs as a business owner, and we've created products and services to help you manage your business smarter.
Re$ource online
Organization:
Account:
Password:
submit
Paymentech.com | Privacy Policy | Terms of Use
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The Main Screen will appear.

To Log Out

Click on the Log Out tab at the top of the screen.

Recon $olution has an automatic timeout of 10 minutes. Once you have logged in, but do not access the application for 10 minutes, you will automatically be logged out and asked to re-enter your logon information.

Viewing Reports

1. From the Main Screen, click on the report category you wish to view.
2. The Reports Screen appears.
3. Select the merchant level for the data you wish to view.
   a.) When you log into Recon $olution, you will automatically be at the highest merchant level available.
   To view data at the highest level continue to step 4.
   b.) To view data at a different merchant level, either click on the appropriate level of the structure displayed on the screen, or use the Quick Select method. For the Quick Select method, enter the appropriate hierarchy or merchant outlet number in the number box, select the corresponding hierarchy level, and click GO.
4. Select a specific report by clicking on its name. The Input Screen appears.
5. Select the 'from' and 'to' date range and any other applicable criteria and click Submit.

Note: For the date selection, the 'from' and 'to' dates need to be at least one day prior to the current date. This will ensure that complete data is being viewed.

6. The Results Screen appears with the data records for the selected report.

Note: If there is no data matching the selection criteria, the message "No matching records could be found" will display.

Helpful Hints:

- To view a different report, simply click on the Reports Tab at the top of the screen, and click on the appropriate report. The Input Screen will then appear. Change date selection and any other criteria if necessary and click Submit.
- The default Results Screen displays 10 records per screen. However, in the 'Records Per Page' box, you may change this number by entering the number of records you wish to view (up to 500) on one screen.
- The screen will indicate how many pages of a report are available for viewing, and which page you are currently viewing. To view a different page, select the page number in the 'Go To Page' box.
- While viewing a report, you may sort data under each column in ascending or descending order. The first time you click on the column heading, it will sort the column in ascending order. Clicking a second time will sort the column in descending order.

Using Miscellaneous Buttons

Show All – Click SHOW ALL to view up to 500 records on one screen.
Previous – Click PREVIOUS to view the previous page of a report.
Next – Click NEXT to view the next page of a report.

Using Miscellaneous Tabs

Home – Click HOME to return to the Main Screen for Re$ource Online.
Log Out – Click LOG OUT to exit the Recon $olution application.

Printing Reports

You can easily print all data displayed in each report.

Make sure the active window contains the data you want to print and your cursor is positioned within this active window.

Select the "PRINT" button at the bottom of each report. It may be necessary to print some of the reports in a landscape (rather than portrait) orientation. To change the printing orientation:

1. Click the FILE menu.
2. Select PRINT.
3. Select PROPERTIES.
4. Select ORIENTATION i.e., Landscape.

Using Recon $olution's Reporting Features

Sorting Data

Recon $olution allows you to sort the data in your reports alphabetically and/or numerically by the contents of any field. To sort data in a column in ascending order, click on that column heading once. To sort data in a column in descending order, click on that column heading again.

Exporting Reports

Recon $olution makes exporting reports quick and easy by allowing you to export reports to Microsoft® Excel or to comma-delimited format.

Exporting Reports Directly to Microsoft Excel

Where appropriate, you will see the following button at the bottom of each screen:

When the report data you wish to export is on the screen, click on **MS Excel**.

1. A "File Download" window appears.
2. Select "Save this file to disk" and click OK.
3. A new window opens for you to enter a file name. Enter the desired file name with the ".xls" extension added to the end. Click "Save"
4. The file will download and a new window opens with the message "Action cancelled." Ignore this message and close the window.

Note: To use this function, you must have Microsoft® Excel, Version 97+.

The maximum number of records that can be exported to Excel is dependent upon the speed of your Internet connection and other factors. If you are unable to export the entire dataset of records, try using a shorter date range selection.

Exporting Report to Comma-Delimited (CSV) File Format

Where appropriate, you'll see the following button at the bottom of the screen:

The download functionality includes an option to "download now" or "download later". The "download now" option allows you to download and view the output immediately while you are viewing reports. The "download later" option allows you to download the data now, but to view the output at a later time.

To Download Now:
With the report data you wish to download on the screen, click the download button found at the bottom of select report screens.

1. "File Download" window appears. Click on "Finish Now".
2. "File Download" window appears. Select "Save this file to disk" option.
3. Select the appropriate folder and enter the file name.
4. The file will be automatically saved as a comma separated values (.csv) file.
5. When the download is complete, the "Download Complete Window" appears. To view the file immediately, click open.
6. The document opens automatically in Excel. It may be necessary to reformat columns as desired.

To Download Later:
With the report data you wish to download on the screen, click the download button found at the bottom of select report screens.

1. "File Download" window appears. Click on "Finish Later" and window closes.
2. When ready to view the output file, click the Home tab.
3. Select the "File Download" option. Will see listing of report names that were downloaded.
4. Click on the appropriate report name.
5. Click on "Click here to download your "report name".
6. "File Download" window appears. Select "Save this file to disk" option.
7. Select the appropriate folder and enter the file name.
8. The file will be automatically saved as a comma separated values (.csv) file.
9. When the download is complete, the "Download Complete Window" appears. To view the file immediately, click open.
10. The document opens automatically in Excel. It may be necessary to reformat columns as desired.

NOTE: For reports that contain merchant numbers with significant leading 0's, it will be necessary to use the Excel Import Wizard to maintain these leading 0's:

1. Follow steps 1-4 above.
2. Open Excel and select "New Spreadsheet".
3. Select "Data", then "Get External Data", then "Import Text File."
4. Select the appropriate file name.
5. Select "delimited" as the original data type and "comma" as the delimiter.
6. To maintain leading 0's change the column data format for the appropriate field to "text".

NOTE:
Once you have downloaded a report, it remains in the File Download area for 24 hours, at which time the report entry and file will be deleted. If you need to download the file again, simply repeat the steps above.

Reports 3

Available Reports

Recon $olution provides you with numerous reports to help you review and reconcile your credit card processing data and information.

Reports are grouped by category to help you find the report you need.

CATEGORY: Authorizations

Authorization Report – Provides the ability to search for authorization detail of transactions using the search criteria.

CATEGORY: Batch & Transactions

All Transactions – Displays all transactions for the selected date range, regardless of the interchange requirements.

Batch Detail – Summary data for each batch of transactions submitted for the selected date range.

Batch Exception Report – Displays information on batches that were closed more than 2 days after they were opened.

Card Type Analysis – Displays dollar amounts and item counts by card type by merchant, with corresponding percentages and average ticket amounts.

Card Type Summary – Summary of submitted deposit totals broken down by card type.

Card Type Summary by Merchant – Summary of submitted deposit totals broken down by merchant number by card type. Includes dollar amounts and item counts.

Debit Card Analysis – Displays comparative dollar amounts and item counts of offline and online debit activity by merchant location.

Debit Monthly Analysis – Displays comparative dollar amounts and item counts of offline and online debit activity with an accompanying graph.

Private Label – Summary of private label activity broken out by merchant by private label card type. Includes dollar amounts and item counts.

Recap Summary – Summary of the total dollar amount paid, including the submitted and paid deposits, exceptions, and settlement fees.

CATEGORY: Card Number Search

Cardholder Search – Provides the ability to search for transaction detail by card number.

Cardholder History – Provides the ability to search for authorization, transaction, retrieval, and chargeback detail by card number.

CATEGORY: Chargebacks

Denied Reversal – A listing of previously dispositioned chargebacks for which rebuttals were submitted, but proved to be insufficient to reverse the original chargebacks.

Disposition – A listing of chargebacks that are settled in favor of the cardholder, with a financial impact to the merchant.

Disposition Analysis – Displays dispositioned chargeback amounts as a percentage of submitted amounts by merchant on a monthly basis, with a graph to view trends.

Exceptions Summary – A summary total of all chargebacks (non-financial and financial), financial adjustments, and deposit adjustments.

Pending Chargebacks – A listing of chargebacks that are pending due to certain arbitration conditions. The chargeback amount is suspended and there is no financial impact to the merchant until the case is resolved.

Representments – Chargebacks that Paymentech has represented to the issuing bank on the merchant's behalf, with no financial impact to the merchant.

Reversals – A chargeback originally settled as a disposition that has been approved for a merchant reversal, with a financial impact to the merchant.

Reversals Analysis – Displays reversed chargeback amounts as percentages of dispositioned chargeback amounts by merchant on a monthly basis, with an accompanying graph to view trends.

CATEGORY: Fees

Settlement Fees Summary - Summary of the fees charged for transaction processing services, broken down by merchant number.

Settlement Fees Detail - Summary of the fees charged for transaction processing services, broken down by merchant number and by fee type.

CATEGORY: Funding

DCN Analysis – Displays dollar amounts and items counts of rejected transactions by merchant with corresponding percentages.

DCN Report – A list of rejected transactions/adjustments made to a batch deposit by Paymentech.

Financial Adjustments – A listing of adjustments that have a financial impact on the merchant's funded amount.

Settlement Summary – Daily summary funding data, broken down by merchant number with subtotals at hierarchy levels.

CATEGORY: Merchant Information

Hierarchy Structure – A listing of the merchant's hierarchy levels with corresponding number, name, and provider/outlet IDs.

Location Report – Provides the ability to search for information on a specific merchant location.

CATEGORY: Qualification Data

Non-Qualified Transactions – Transactions that did not meet all requirements for the best interchange rate and were downgraded.

Qualification Summary – A summary of qualified and non-qualified transactions by qualification level.

Qualified Transactions – Transactions that meet all requirements for the best interchange rate.

CATEGORY: Retrievals

Expired Retrievals – Retrieval requests still outstanding 15 days after the original retrieval request date.

Fulfilled Retrievals – A listing of retrieval requests to which the merchant location or the merchant's agent has responded with a copy of the original sales transaction.

Outstanding Retrievals – Retrieval requests that have yet to be fulfilled and have an original retrieval request date less than 15 days from the current date.

CATEGORY: Statements

Statements – Displays statements for the appropriate chain or outlet.

REPORT CATEGORY: Authorizations

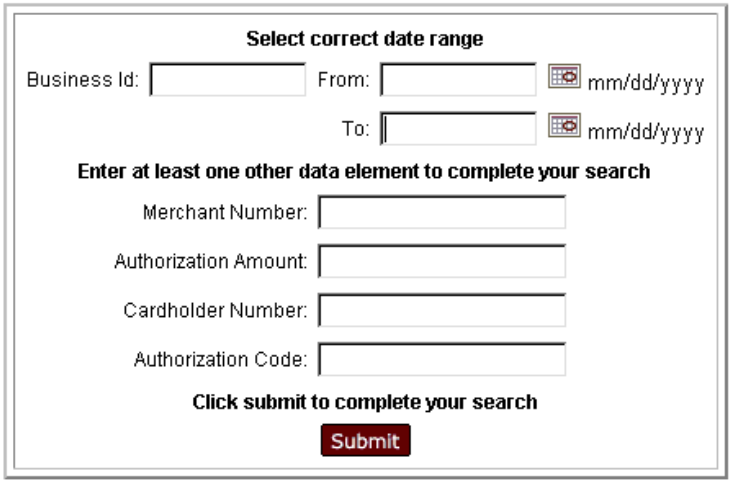
Authorization Report

REPORT CATEGORY: Authorizations

When a cardholder purchases a good or service, the merchant requests an authorization for the purchase amount from the card-issuing institution usually via a transaction processing institution such as Paymentech. When the transaction is authorized, Paymentech returns an authorization code that becomes associated with that transaction.

Recon $olution makes it easy to answer questions about authorizations for specific transactions. Based on parameters you enter as search criteria, Recon $olution locates the authorizations for you quickly and automatically.

For each authorization, Recon $olution displays complete details, including merchant and cardholder numbers, authorization date and code, authorization source and dollar amount, and whether the card was manually keyed or was swiped through the POS device.



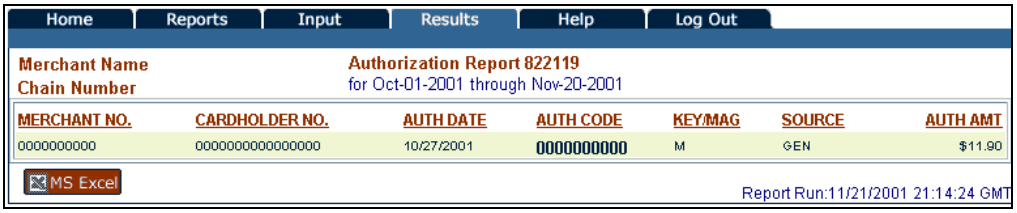
The following table describes the search criteria fields in the Authorization Report.

Field	Description
Business ID	6-digit Provider/Outlet ID used to identify the level of the merchant hierarchy in Recon $olution.
From to Dates	Date range to be used in the search. Up to 3 months prior to the current day can be searched.
Merchant Number	The merchant's identifying number with Paymentech.
Authorization Amount	The dollar amount for which the authorization was obtained. Negative amounts appear in parentheses.

Field	Description
Cardholder Number	The card number used in the transaction.
Authorization Code	The authorization code issued by the card-issuing institution for the transaction.

You must enter the Business ID (automatically populated at the highest hierarchy level), the date range selection, and at least one other data element before clicking the Submit button at the bottom of the screen.

Records matching the specified search criteria will appear on the screen.



The following table describes the fields displayed in the Authorization Report.

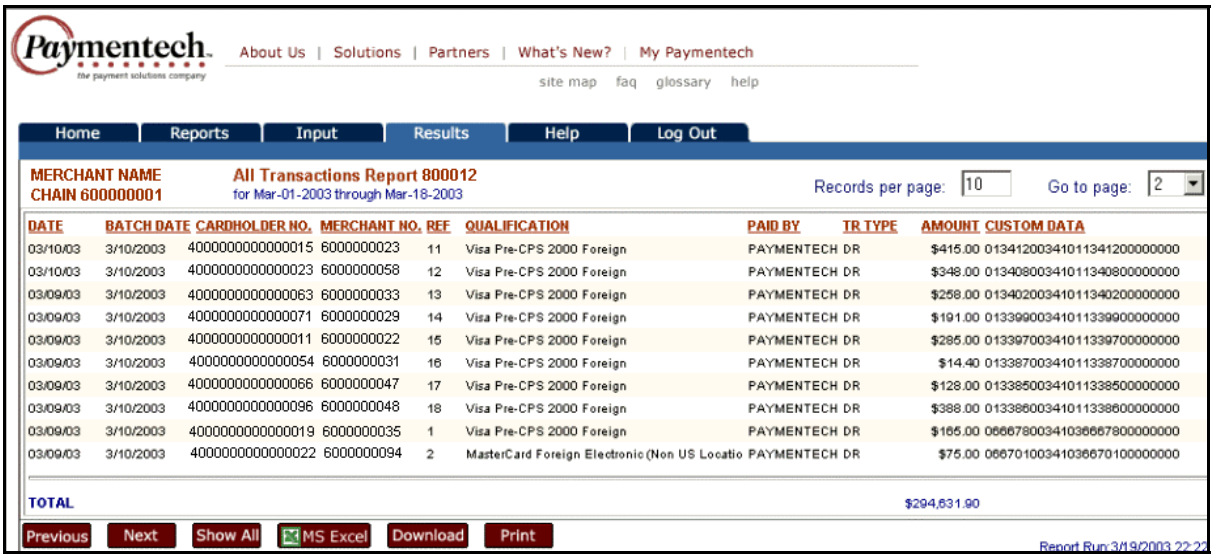
Field	Description
Merchant No	The merchant's identifying number with Paymentech.
Cardholder No	The card number used in the transaction.
Auth Date	The date on which the merchant received the authorization.
Auth Code	The authorization code issued by the card issuing institution for the transaction.
Key/Mag	The letter **K** indicates that the transaction was hand-keyed into the POS device. The letter **M** indicates that the magnetic stripe was read when the card was swiped through the POS device.
Source	Code indicating the source of the authorization. See Appendix A (page 155) for listing of code definitions.
Auth Amt	The dollar amount for which the authorization was obtained. Negative amounts appear in red with parentheses.

REPORT CATEGORY: Batch and Transactions

All Transactions

REPORT CATEGORY: Batch and Transactions

The All Transactions report contains descriptions of every transaction the merchant processed during the specified date range.



Each row of the All Transactions report represents a single transaction. The listing below describes each column heading.

Field	Description
Date	The date the transaction occurred.
Batch Date	Date the batch was settled by the merchant.
Cardholder No	The cardholder's account number used in the transaction.
Merchant No	The merchant's identifying number with Paymentech.
Reference	Sequential number assigned by Paymentech to each item in the batch.
Qualification	The level of interchange at which the transaction was processed. For a non-qualified transaction, this is the level of interchange to which the transaction was downgraded because it did not meet the requirements for the normal level of interchange available for the merchant classification.

Paid By	"Paymentech" if Paymentech pays the merchant for the transaction; "others" if paid by a third party.
Trans Type	The kind of transaction: **DR** for Debit, or **CR** for Credit.
Trans Ref	The transaction reference number.
Key/Mag	The letter **K** indicates the transaction was hand-keyed into the POS device. The letter **M** indicates the magnetic stripe was read when the card was swiped through the POS device.
Auth Code	The authorization code issued by the card issuing institution for the transaction.
Reject Ind	The letter **Y** indicates this is a rejected transaction.
Amount	The dollar amount of the transaction. Negative amounts appear in parentheses.
Custom Data	A unique identifier inputted by the merchant that is captured with the transaction at the point-of-sale. This field accommodates up to 30 bytes of alpha/numeric data. This field will only display if the user customizes the preferences to display Custom Data in the User Preferences (page 83). The last row displays a summary total that is the same as the Submitted Deposits highlighted in the Recap Summary Report (page 27).

Note:
The custom data field displays data only if the merchant meets the necessary requirements (page 148).

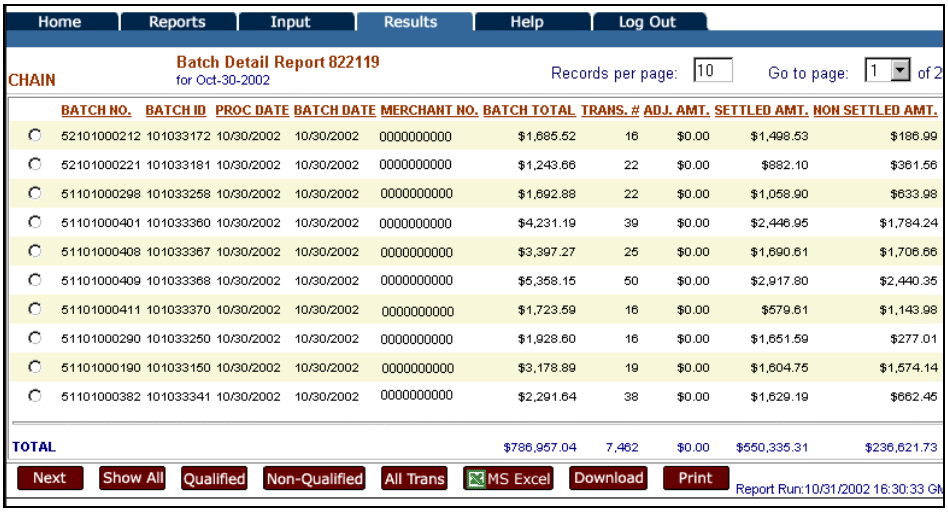
Helpful Hint:
The date range used for the search is the process date rather than the batch or transaction date.

Related Topics:
Qualified Transactions (page 70)
Non-Qualified Transactions (page 66)

Batch Detail

REPORT CATEGORY: Batch and Transactions

The Batch Detail provides summary data for each batch of transactions submitted during the specified date range.



Each row represents one submitted batch. The column headings are described below:

Field	Description
Batch No	Batch reference number assigned by the terminal at the merchant outlet location.
Batch ID	A unique number assigned by Paymentech to identify and track that particular batch.
Proc Date	The date the deposit was processed by Paymentech.
Batch Date	Date the batch was settled by the merchant.
Merchant No	The merchant's identifying number with Paymentech.
Batch Total	The net dollar amount of all transactions in the batch. Negative amounts appear in red with parentheses.
Trans #	The number of transactions in the batch.
Adj Amt	The debit or credit amount of the batch adjustment. Negative amounts appear in red with parentheses.

Field	Description
Settled Amt	The sum of all transactions in this batch which Paymentech paid to the merchant. Paymentech may be responsible for settling Visa, MasterCard, Diners, and JCB transactions. Negative amounts appear in red with parentheses.
Non-Settled Amt	The sum of all transactions in this batch that were forwarded to the appropriate card processing company (such as American Express or Discover). These card companies bear responsibility for settling their transactions with the merchant directly. Negative amounts appear in red with parentheses.

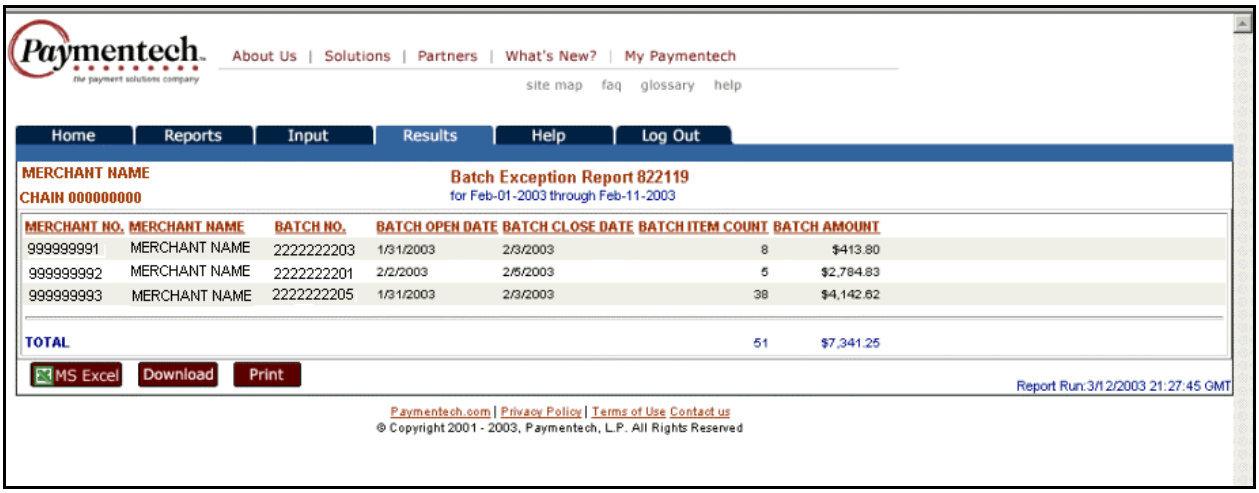
To view transaction detail information for a particular batch, click the radio button next to the batch number, then select one of the buttons at the bottom of the screen.

Button	Description
Qualified Transactions (page 70)	Lists transactions in the highlighted batch that meet all requirements for the best exchange rate.
Non-Qual. Transactions (page 66)	Lists transactions in the highlighted batch that were downgraded to a higher rate.
All Transactions (page 12)	Lists all transactions in the highlighted batch.

Batch Exception Report

REPORT CATEGORY: Batch and Transactions

The Batch Exception Report displays information on batches that were closed more than two days after they were opened. Use this report to identify locations that may have procedural or hardware/software issues that prevent them from closing in a timely manner.


Paymentech
About Us | Solutions | Partners | What's New? | My Paymentech
site map faq glossary help
Home Reports Input Results Help Log Out
MERCHANT NAME
CHAIN 000000000
Batch Exception Report 822119
for Feb-01-2003 through Feb-11-2003
MERCHANT NO. MERCHANT NAME BATCH NO. BATCH OPEN DATE BATCH CLOSE DATE BATCH ITEM COUNT BATCH AMOUNT
999999991 MERCHANT NAME 2222222203 1/31/2003 2/3/2003 8 $413.80
999999992 MERCHANT NAME 2222222201 2/2/2003 2/5/2003 5 $2,784.83
999999993 MERCHANT NAME 2222222205 1/31/2003 2/3/2003 38 $4,142.62
TOTAL 51 $7,341.25
MS Excel Download Print
Report Run:3/12/2003 21:27:45 GMT
Paymentech.com | Privacy Policy | Terms of Use Contact us
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The following table describes the fields displayed in the Batch Exception Report.

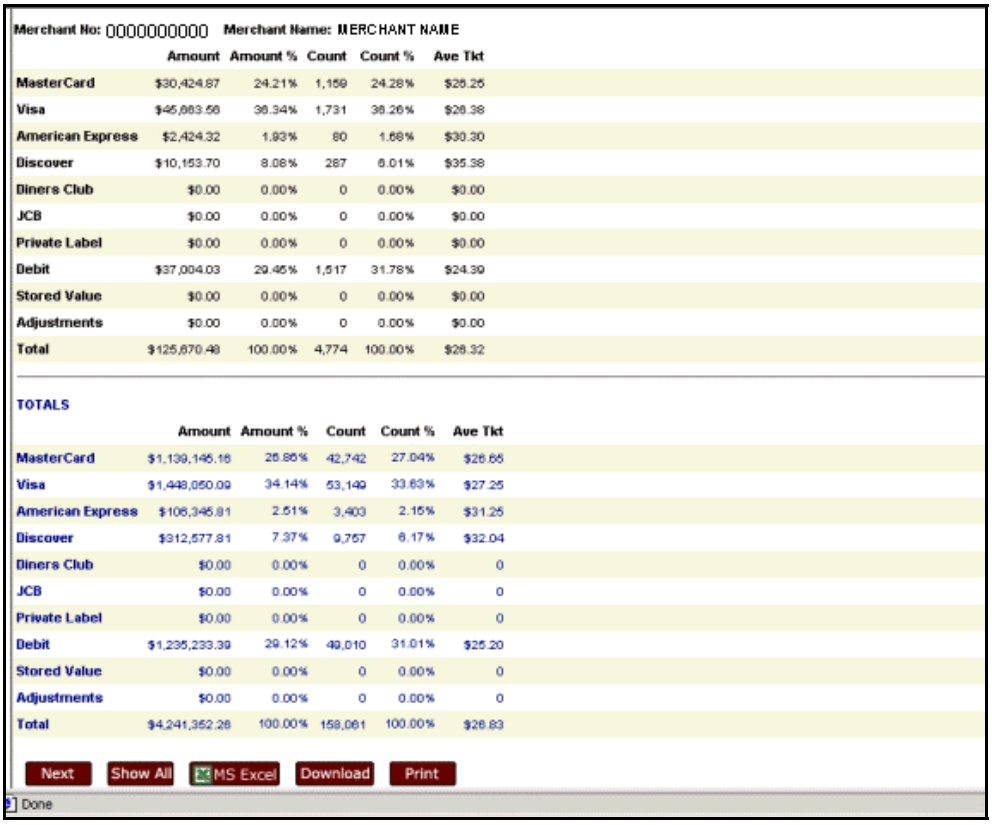
Field	Description
Merchant No	The merchant's identifying number with Paymentech.
Merchant Name	Merchant name.
Batch No	Batch reference number assigned by the terminal at the merchant outlet location.
Batch Open Date	The date the batch was opened at the terminal.
Batch Close Date	The date the batch was closed at the terminal.
Batch Item Count	The number of transactions in the batch.
Batch Amount	The net dollar amount of all transactions in the batch. Negative amounts appear in red with parentheses.
Total	The sum of all the batches that were open for more than two days in the specified date range. Negative amounts appear in parentheses.

Related Topics:
Deci$ionable Data Report – Bankcard Interchange Analysis Detail (page 102)
Non-Qualified Transactions Report (page 66)

Card Type Analysis

REPORT CATEGORY: Batch and Transactions

The Card Type Analysis allows you to view dollar amounts and item counts by card type by merchant for each location, with corresponding percentages and average ticket amounts.



Merchant No: 0000000000 Merchant Name: MERCHANT NAME

	Amount	Amount %	Count	Count %	Ave Tkt
MasterCard	$30,424.87	24.21%	1,159	24.28%	$26.25
Visa	$45,663.56	36.34%	1,731	36.26%	$26.38
American Express	$2,424.32	1.93%	80	1.68%	$30.30
Discover	$10,153.70	8.08%	287	6.01%	$35.38
Diners Club	$0.00	0.00%	0	0.00%	$0.00
JCB	$0.00	0.00%	0	0.00%	$0.00
Private Label	$0.00	0.00%	0	0.00%	$0.00
Debit	$37,004.03	29.46%	1,517	31.78%	$24.39
Stored Value	$0.00	0.00%	0	0.00%	$0.00
Adjustments	$0.00	0.00%	0	0.00%	$0.00
Total	$125,670.48	100.00%	4,774	100.00%	$26.32

TOTALS

	Amount	Amount %	Count	Count %	Ave Tkt
MasterCard	$1,139,145.16	26.86%	42,742	27.04%	$26.65
Visa	$1,448,050.09	34.14%	53,149	33.63%	$27.25
American Express	$108,345.81	2.51%	3,403	2.15%	$31.25
Discover	$312,577.81	7.37%	9,757	6.17%	$32.04
Diners Club	$0.00	0.00%	0	0.00%	0
JCB	$0.00	0.00%	0	0.00%	0
Private Label	$0.00	0.00%	0	0.00%	0
Debit	$1,235,233.39	29.12%	49,010	31.01%	$25.20
Stored Value	$0.00	0.00%	0	0.00%	0
Adjustments	$0.00	0.00%	0	0.00%	0
Total	$4,241,352.26	100.00%	158,061	100.00%	$26.83

Each line of the Card Type Analysis Report represents the subtotal of transactions of a specific card type processed within the selected date range for the merchant selected. The column headings are described in more detail below:

Field	Description
Merchant No	The merchant's identifying number with Paymentech.
Merchant Name	Merchant name.
Amount	The sum of all transactions submitted for a particular card type. Negative amounts appear in parentheses.
Amount %	The percent of the sum of all transactions submitted for a particular card type.
Count	The total transactions submitted for a particular card type.

Field	Description
Count %	The percent of the total transactions submitted for a particular card type.
Ave Tkt	The average ticket amount for the card type, deposited within the date range specified. Negative amounts appear in parentheses.

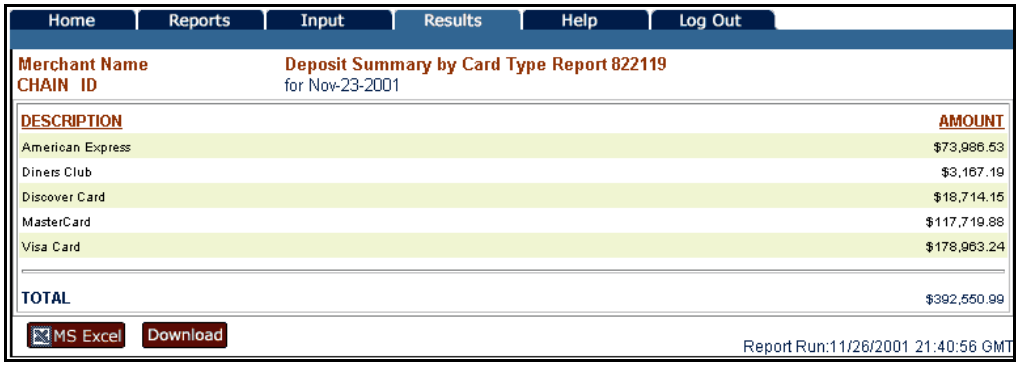
A Totals record appears at the bottom of each screen, which displays totals for all outlets under the selected hierarchy level. The display of the totals record allows you to make an easy comparison of the performance of a particular outlet versus all outlets combined.

Related Topics:
Card Type Summary (page 19)
Card Type Summary by Merchant (page 20)

Card Type Summary

REPORT CATEGORY: Batch and Transactions

The Card Type Summary provides a complete summary of submitted deposit totals by card type for the selected merchant location during the specified date range. These totals include non-settled deposit totals.



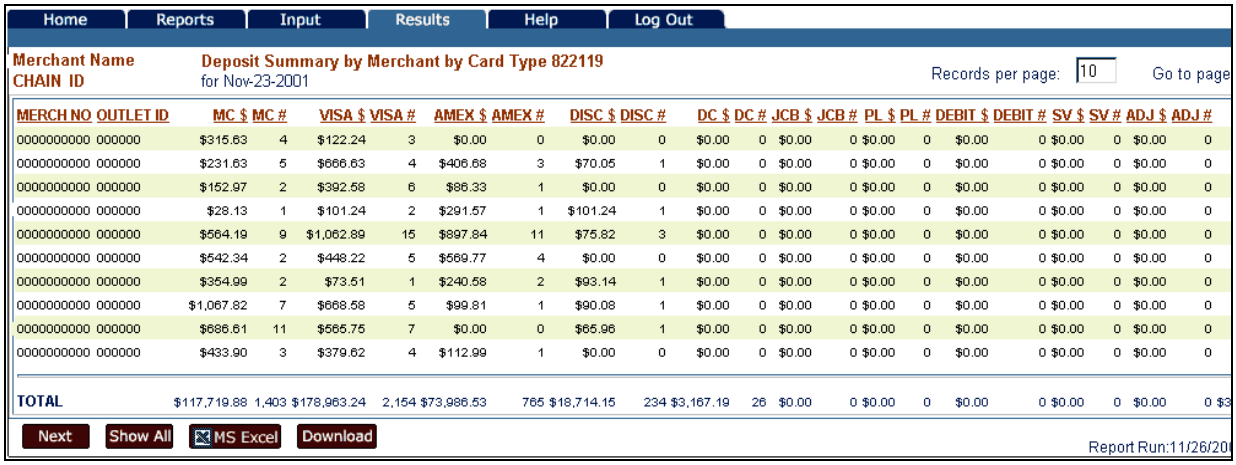
Each line of the Card Type Summary represents the subtotal of transactions of a specific card type processed within the selected date range for the merchant selected. The column headings are described in more detail below:

Field	Description
Description	The card acquirer whose credit card transactions were submitted to Paymentech. Card types for which no deposits were submitted within the date range are omitted from the report.
Amount	The sum of all transactions submitted for a particular card type. Negative amounts appear in red with parentheses. The last row displays a grand total that equals the Submitted Deposits dollar amount in the Recap Summary Report (page 27).

Card Type Summary by Merchant

REPORT CATEGORY: Batch and Transactions

The Card Type Summary by Merchant provides a summary of submitted deposit totals by merchant number and by card type for the specified date range. Totals include both settled and non-settled card types, including dollar amounts and transaction counts.



Home | Reports | Input | Results | Help | Log Out

Merchant Name
CHAIN ID

Deposit Summary by Merchant by Card Type 822119
for Nov-23-2001

Records per page: 10 Go to page

MERCH NO	OUTLET ID	MC $	MC #	VISA $	VISA #	AMEX $	AMEX #	DISC $	DISC #	DC $	DC #	JCB $	JCB #	PL $	PL #	DEBIT $	DEBIT #	SV $	SV #	ADJ $	ADJ #
0000000000	000000	$315.63	4	$122.24	3	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0
0000000000	000000	$231.63	5	$666.63	4	$406.68	3	$70.05	1	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0
0000000000	000000	$152.97	2	$392.58	6	$86.33	1	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0
0000000000	000000	$28.13	1	$101.24	2	$291.57	1	$101.24	1	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0
0000000000	000000	$564.19	9	$1,062.89	15	$897.84	11	$75.82	3	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0
0000000000	000000	$542.34	2	$448.22	5	$569.77	4	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0
0000000000	000000	$354.99	2	$73.51	1	$240.58	2	$93.14	1	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0
0000000000	000000	$1,067.82	7	$668.58	5	$99.81	1	$90.08	1	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0
0000000000	000000	$686.61	11	$565.75	7	$0.00	0	$65.96	1	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0
0000000000	000000	$433.90	3	$379.62	4	$112.99	1	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0
TOTAL		$117,719.88	1,403	$178,963.24	2,154	$73,986.53	765	$18,714.15	234	$3,167.19	26	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0 $3

Next | Show All | MS Excel | Download

Report Run:11/26/20

The following table describes the column headings present in the Card Type Summary by Merchant.

Field	Description
Merch No	The merchant's identifying number with Paymentech.
Outlet ID	The 6-digit Provider/Outlet ID used to identify the level of the merchant hierarchy in Re$ource Online.
MC$	Submitted MasterCard dollar amount.
MC#	Submitted MasterCard transaction count.
VISA$	Submitted VISA dollar amount.
VISA#	Submitted VISA transaction count.
AMEX$	Submitted American Express dollar amount.
AMEX#	Submitted American Express transaction count.
DISC $	Submitted Discover dollar amount.
DISC#	Submitted Discover transaction count.
DC$	Submitted Diner's Club dollar amount.
DC#	Submitted Diner's Club transaction count.
JCB$	Submitted JCB dollar amount.
JCB#	Submitted JCB transaction count.
PL$	Submitted Private Label dollar amount.
PL#	Submitted Private Label transaction count.

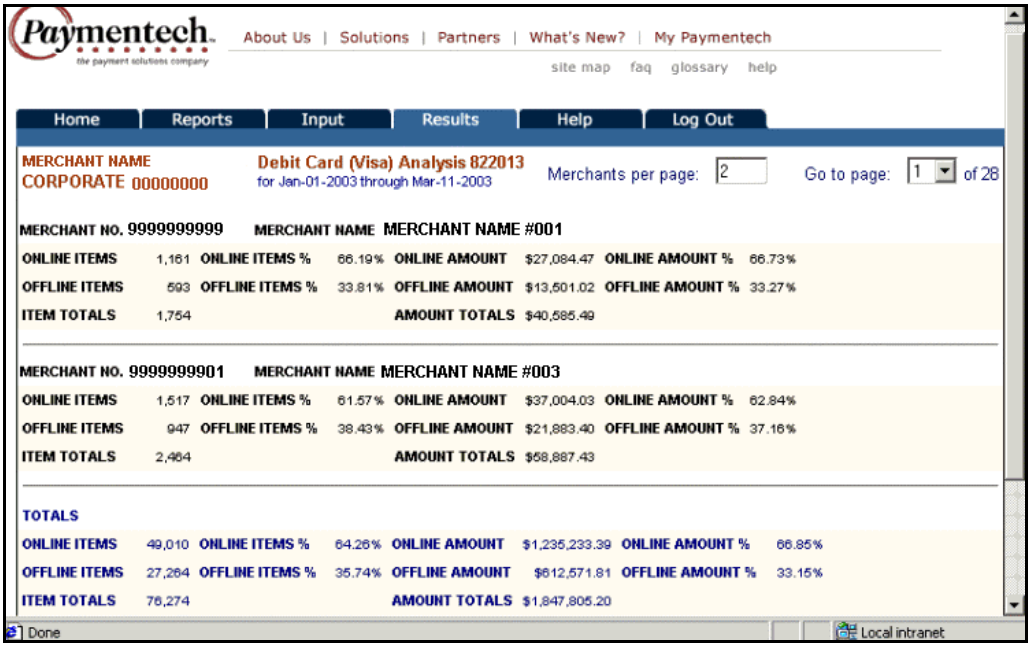
DEBIT$	Submitted debit dollar amount.
DEBIT#	Submitted debit transaction count.
SV$	Submitted Stored Value dollar amount.
SV#	Submitted Stored Value transaction count
ADJ$	Adjusted dollar amount.
ADJ#	Adjusted transaction count.
TTL$	Submitted total dollar amount.
TTL#	Submitted total transaction count.

Debit Card Analysis

REPORT CATEGORY: Batch and Transactions

The Debit Card Analysis allows you to view the dollar amounts and item counts of offline versus online (PIN based) debit activity by merchant location. This report also enables you to manage how your business handles debit activity.

Note:
The offline debit transaction counts reflect Visa check cards only.


Paymentech
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site map faq glossary help
Home Reports Input Results Help Log Out
MERCHANT NAME
CORPORATE 00000000
Debit Card (Visa) Analysis 822013
for Jan-01-2003 through Mar-11-2003
Merchants per page: 2
Go to page: 1 of 28
MERCHANT NO. 9999999999 MERCHANT NAME MERCHANT NAME #001
ONLINE ITEMS 1,161 ONLINE ITEMS % 66.19% ONLINE AMOUNT $27,084.47 ONLINE AMOUNT % 66.73%
OFFLINE ITEMS 593 OFFLINE ITEMS % 33.81% OFFLINE AMOUNT $13,501.02 OFFLINE AMOUNT % 33.27%
ITEM TOTALS 1,754 AMOUNT TOTALS $40,585.49
MERCHANT NO. 9999999901 MERCHANT NAME MERCHANT NAME #003
ONLINE ITEMS 1,517 ONLINE ITEMS % 61.57% ONLINE AMOUNT $37,004.03 ONLINE AMOUNT % 62.84%
OFFLINE ITEMS 947 OFFLINE ITEMS % 38.43% OFFLINE AMOUNT $21,883.40 OFFLINE AMOUNT % 37.16%
ITEM TOTALS 2,464 AMOUNT TOTALS $58,887.43
TOTALS
ONLINE ITEMS 49,010 ONLINE ITEMS % 64.26% ONLINE AMOUNT $1,235,233.39 ONLINE AMOUNT % 66.85%
OFFLINE ITEMS 27,264 OFFLINE ITEMS % 35.74% OFFLINE AMOUNT $612,571.81 OFFLINE AMOUNT % 33.15%
ITEM TOTALS 76,274 AMOUNT TOTALS $1,847,805.20
Done
Local intranet

The following table describes the fields in the Debit Card Analysis Report.

Field	Description
Merch No	The merchant's identifying number with Paymentech.
Merchant Name	Merchant name.
Online Items	The online debit transaction item total.
Online Items %	The percent of online debit transaction items.
Online Amount	The total dollar amount of the online debit transactions.
Online Amount %	The dollar amount percentage of online debit transactions to the total debit dollar amount.
Offline Items	The offline debit transaction item total.
Offline Items%	The percent of offline debit transaction items.
Offline Amount	The total dollar amount of the offline debit transactions.

Offline Amount %	The dollar amount percentage of offline debit transactions to the total debit dollar amount.
Item Totals	The total item count for online and offline debit transactions.
Amount Totals	The total dollar amount for the online and offline debit transactions.

A Totals record appears at the bottom of each screen, which displays totals for all outlets under the selected hierarchy level. The display of the totals record allows you to make an easy comparison of the performance of a particular outlet versus all outlets combined.

Related Topics:
Card Type Analysis (page 17)
Card Type Summary by Merchant (page 20)
Card Type Summary (page 19)
Debit Card Monthly Analysis (page 24)

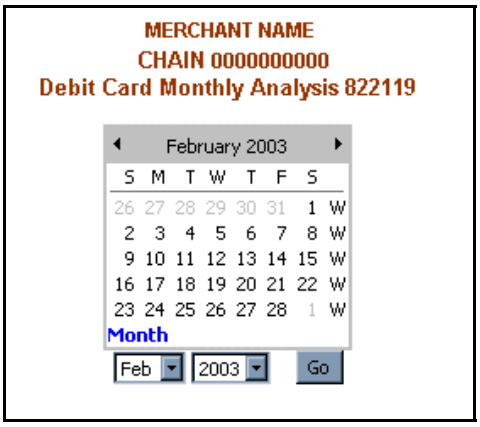
Debit Card Monthly Analysis

REPORT CATEGORY: Batch and Transactions

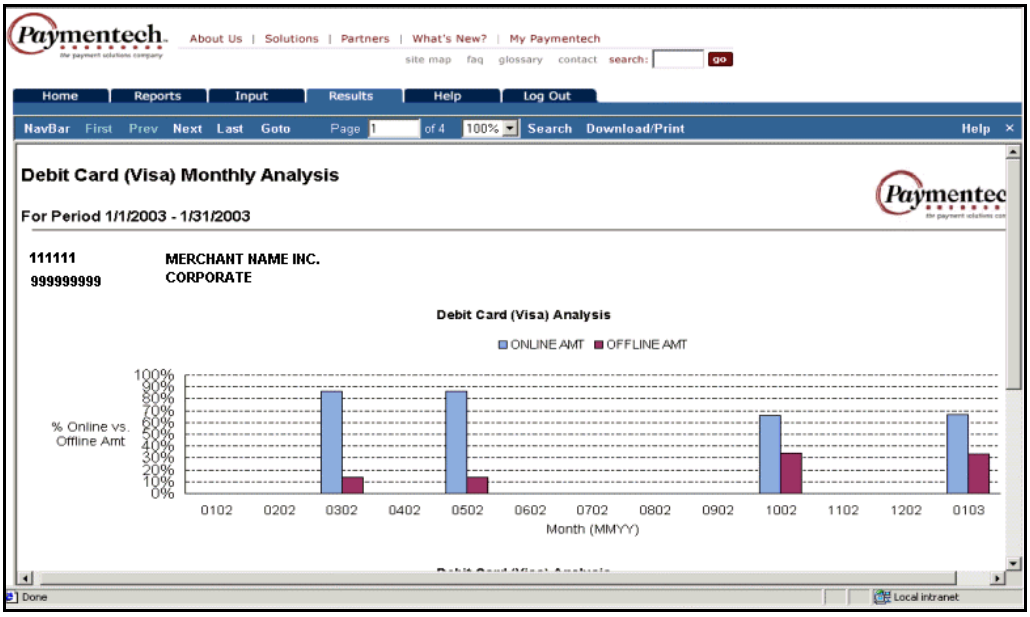
The Debit Card Monthly Analysis allows you to view dollar amounts and item counts of offline and online (PIN based) debit transactions with a graph to help you spot trends.

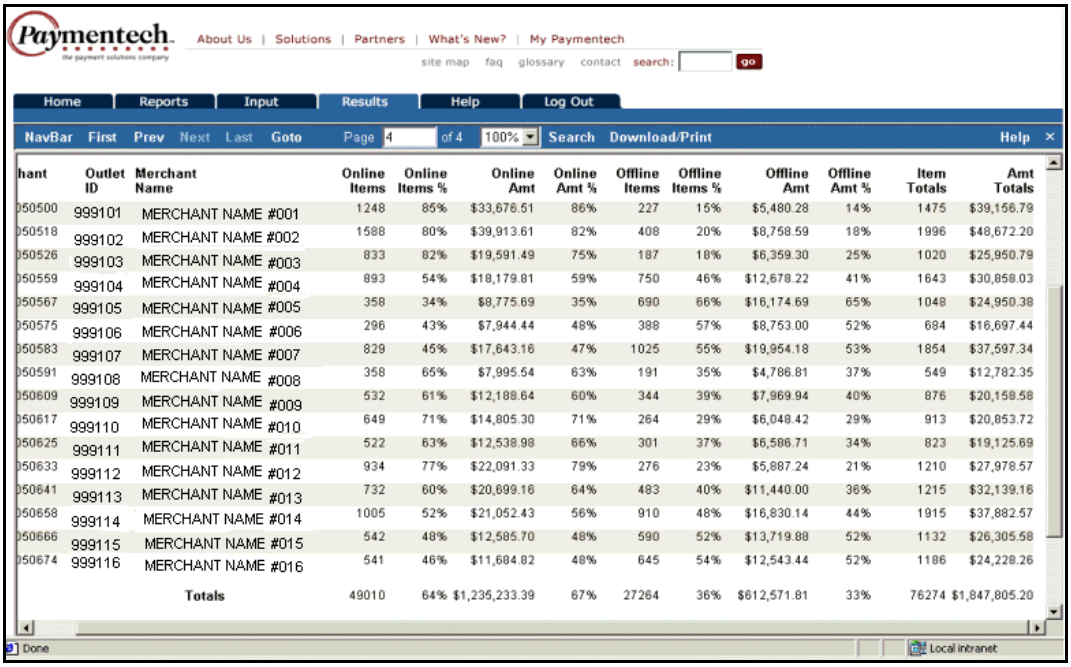
Note:
The offline debit transaction counts reflect Visa check cards only.

This report is a pre-generated report that is created automatically on the 1st of the month for the previous month's activity. It is generated at the hierarchy level of the Recon $olution logon and includes activity for all merchant locations under that level.



Choose the appropriate month and year for the data you wish to view. If a report is available for that month, the word "month" will appear in bold at the bottom of the calendar. Click on the word "month" and the Debit Card Analysis report and accompanying graph will display.





The following table describes the fields displayed in the Debit Card Monthly Analysis.

Field	Description
Merchant No	The merchant's identifying number with Paymentech.
Outlet ID	The 6-digit Outlet ID that uniquely identifies the merchant outlet.
Merchant Name	Merchant name.
Online Items	The online debit transaction item total.
Online Items %	The percent of online debit transaction items.
Online Amount	The total dollar amount of the online debit transactions.
Online Amount %	The percentage of the online debit dollar amount to the total debit dollar amount.
Offline Items	The offline debit transaction item total.
Offline Items%	The percent of offline debit transaction items.
Offline Amount	The total dollar amount of the offline debit transactions.
Offline Amount %	The percentage of the offline debit dollar amount to the total debit dollar amount.
Item Totals	The total item count for online and offline debit transactions.
Amt Totals	The total dollar amount for the online and offline debit transactions.

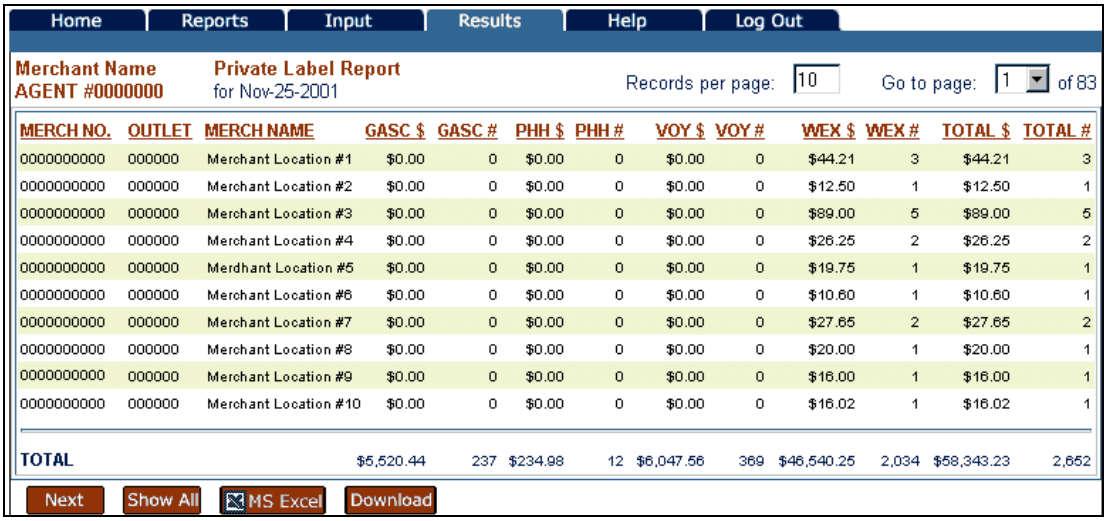
Related Topics:
Card Type Analysis (page 17)
Card Type Summary (page 19)
Card Type Summary by Merchant (page 20)
Debit Card Analysis (page 22)

Private Label Report

REPORT CATEGORY: Batch and Transactions

Private Label Report provides a summary of private label activity broken out by merchant and private label card type.

The Card Type Summary and the Card Type Summary by Merchant both combine all private label transactions into a generic private label category. The Private Label Report breaks out the private label card types and displays corresponding dollar amounts and item counts.



MERCH NO.	OUTLET	MERCH NAME	GASC $	GASC #	PHH $	PHH #	VOY $	VOY #	WEX $	WEX #	TOTAL $	TOTAL #
0000000000	000000	Merchant Location #1	$0.00	0	$0.00	0	$0.00	0	$44.21	3	$44.21	3
0000000000	000000	Merchant Location #2	$0.00	0	$0.00	0	$0.00	0	$12.50	1	$12.50	1
0000000000	000000	Merchant Location #3	$0.00	0	$0.00	0	$0.00	0	$89.00	5	$89.00	5
0000000000	000000	Merchant Location #4	$0.00	0	$0.00	0	$0.00	0	$26.25	2	$26.25	2
0000000000	000000	Merdhant Location #5	$0.00	0	$0.00	0	$0.00	0	$19.75	1	$19.75	1
0000000000	000000	Merchant Location #6	$0.00	0	$0.00	0	$0.00	0	$10.60	1	$10.60	1
0000000000	000000	Merchant Location #7	$0.00	0	$0.00	0	$0.00	0	$27.65	2	$27.65	2
0000000000	000000	Merchant Location #8	$0.00	0	$0.00	0	$0.00	0	$20.00	1	$20.00	1
0000000000	000000	Merchant Location #9	$0.00	0	$0.00	0	$0.00	0	$16.00	1	$16.00	1
0000000000	000000	Merchant Location #10	$0.00	0	$0.00	0	$0.00	0	$16.02	1	$16.02	1
TOTAL			$5,520.44	237	$234.98	12	$6,047.56	369	$46,540.25	2,034	$58,343.23	2,652

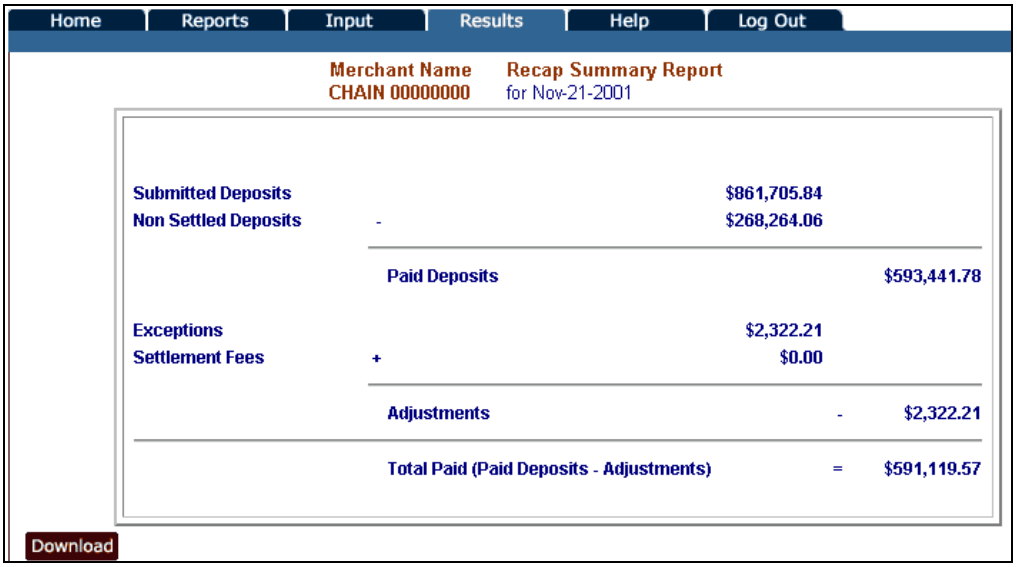
The following table describes the fields in the Private Label Report.

Field	Description
Merch No	The merchant's identifying number with Paymentech.
Outlet	The 6-digit Outlet ID that uniquely identifies the merchant outlet.
Merch Name	The name of the merchant.
Card Type $	The dollar amount of the particular private label card type.
Card Type #	The item count of the particular private label card type.
Total $	The total dollar amounts of the reported private label card types.
Total #	The total item count of the reported private label card types.

Recap Summary

REPORT CATEGORY: Batch and Transactions

The Recap Summary displays a complete breakdown of the total dollar amount paid to the merchant during the specified date range.



The following table describes the fields in the Recap Summary.

Field	Description
Submitted Deposits	Total of all non-settled deposits and paid deposits submitted by the selected merchant(s) and processed by Paymentech.
Non-Settled Deposits	Total of all transactions forwarded by Paymentech to the appropriate card company for payment.
Paid Deposits	Total of all transactions paid to the selected merchant(s) by Paymentech.
Exceptions (page 39)	Current totals of all deposit correction notices, financial adjustments, and settled chargebacks for the selected merchant(s). This amount matches the Total Exceptions shown at the bottom of the Exceptions Summary report.
Settlement Fees (page 50)	Paymentech's assessment to the merchant, which includes the discount rate and may include miscellaneous fees for equipment leases, authorization processing fees and/or reporting product usage. This amount matches the Total Settlement Fees shown at the bottom of the Settlement Fees Summary Report.

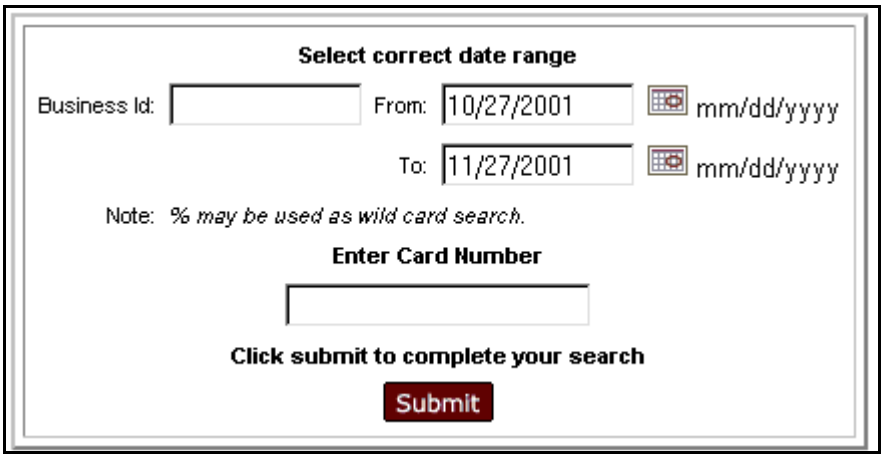
Field	Description
Adjustments	The sum of the Exceptions and Settlement Fees shown in this report.
Total Paid	The total Paid Deposits minus the Adjustments shown in this report.

REPORT CATEGORY: Card Number Search

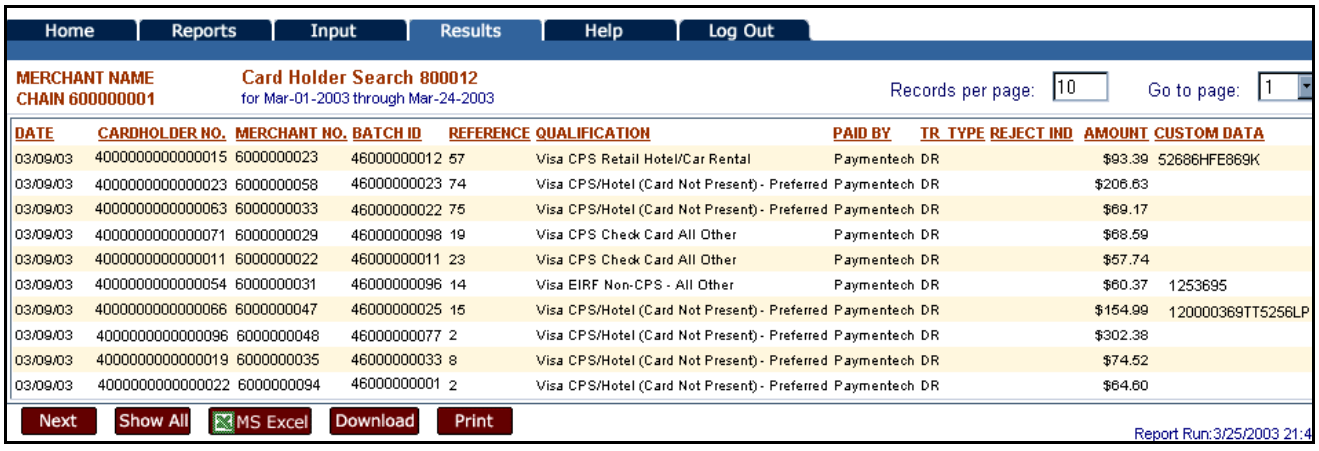
Cardholder Search

REPORT CATEGORY: Card Number Search

The Cardholder Search report allows you to search by cardholder number to obtain transaction detail information.



Enter the cardholder number you are looking for and the date range. Then click the Submit button at the bottom of the screen.


Home
Reports
Input
Results
Help
Log Out
MERCHANT NAME
CHAIN 600000001
Card Holder Search 800012
for Mar-01-2003 through Mar-24-2003
Records per page: 10
Go to page: 1
DATE CARDHOLDER NO. MERCHANT NO. BATCH ID REFERENCE QUALIFICATION PAID BY TR TYPE REJECT IND AMOUNT CUSTOM DATA
03/09/03 4000000000000015 6000000023 46000000012 57 Visa CPS Retail Hotel/Car Rental Paymentech DR $93.39 52686HFE869K
03/09/03 4000000000000023 6000000058 46000000023 74 Visa CPS/Hotel (Card Not Present) - Preferred Paymentech DR $206.63
03/09/03 4000000000000063 6000000033 46000000022 75 Visa CPS/Hotel (Card Not Present) - Preferred Paymentech DR $69.17
03/09/03 4000000000000071 6000000029 46000000098 19 Visa CPS Check Card All Other Paymentech DR $68.59
03/09/03 4000000000000011 6000000022 46000000011 23 Visa CPS Check Card All Other Paymentech DR $57.74
03/09/03 4000000000000054 6000000031 46000000096 14 Visa EIRF Non-CPS - All Other Paymentech DR $60.37 1253695
03/09/03 4000000000000066 6000000047 46000000025 15 Visa CPS/Hotel (Card Not Present) - Preferred Paymentech DR $154.99 12000036 9TT5256LP
03/09/03 4000000000000096 6000000048 46000000077 2 Visa CPS/Hotel (Card Not Present) - Preferred Paymentech DR $302.38
03/09/03 4000000000000019 6000000035 46000000033 8 Visa CPS/Hotel (Card Not Present) - Preferred Paymentech DR $74.52
03/09/03 4000000000000022 6000000094 46000000001 2 Visa CPS/Hotel (Card Not Present) - Preferred Paymentech DR $64.60
Next
Show All
MS Excel
Download
Print
Report Run:3/25/2003 21:4

The following table describes the fields displayed in the Cardholder Search report.

Field	Description
Date	The date the transaction occurred.
Cardholder No.	The card number used in the transaction.

Field	Description
Merchant No.	The merchant's identifying number with Paymentech.
Batch ID	The batch reference number assigned by the terminal at the merchant outlet location.
Reference	Sequential number assigned by Paymentech to each item in the batch.
Qualification	The level of interchange at which the transaction qualified.
Paid By	"Paymentech" if Paymentech pays the merchant for the transaction; "others" if paid by a third party.
Trans Type	The kind of transaction: **DR** for Debit or **CR** for Credit.
Reject Ind	The letter **Y** indicates this is a rejected transaction.
Amount	The dollar amount of the transaction.
Custom Data	A unique identifier inputted by the merchant that is captured with the transaction at the point-of-sale. This field accommodates up to 30 bytes of alpha/numeric data. The custom data field displays data only if the merchant meets the necessary requirements (page 148).

Helpful Hint:
You have the option of using a wildcard in your cardholder search, which is indicated by "%". For example, to find all card numbers in bin range 4128, enter "4128%" in the search window.

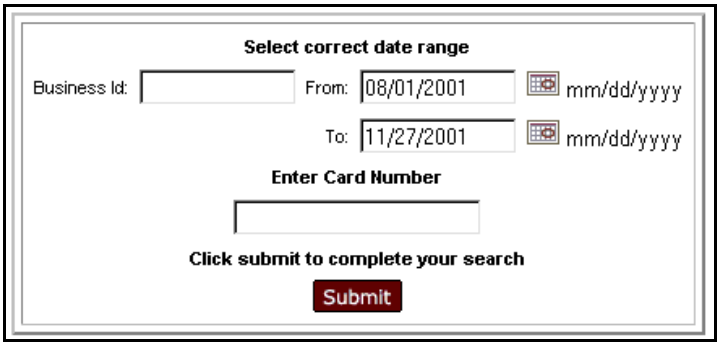
When selecting a date range for the search, specify a date range of a few days before and a few days after you think the transaction occurred.

The custom data field is always displayed on the Cardholder Search Report regardless of whether or not there is data to display.

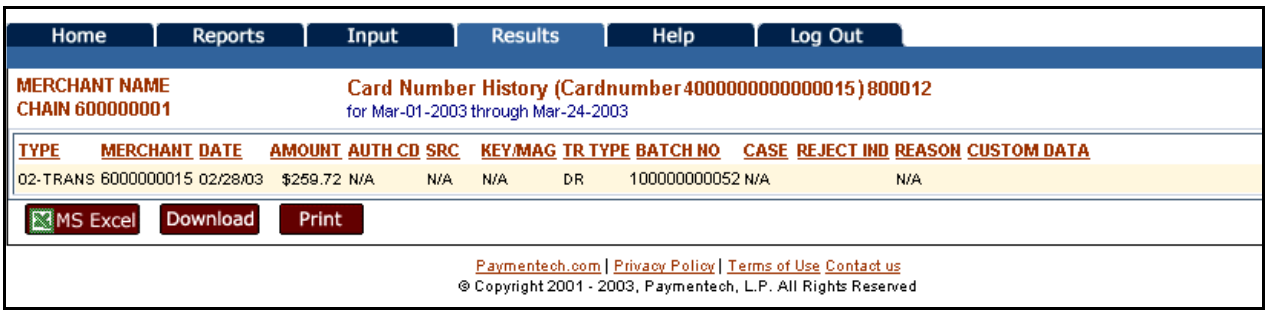
Cardholder History

REPORT CATEGORY: Card Number Search

The Cardholder History report allows you to search by cardholder number to obtain detail on authorizations, transactions, retrievals, and chargebacks.



Enter the cardholder number you are looking for and the date range. Then click the Submit button at the bottom of the screen.


Home
Reports
Input
Results
Help
Log Out
MERCHANT NAME
CHAIN 600000001
Card Number History (Cardnumber4000000000000015) 800012
for Mar-01-2003 through Mar-24-2003
TYPE MERCHANT DATE AMOUNT AUTH CD SRC KEY/MAG TR TYPE BATCH NO CASE REJECT IND REASON CUSTOM DATA
02-TRANS 6000000015 02/28/03 $259.72 N/A N/A N/A DR 100000000052 N/A N/A
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The following table describes the fields displayed in the Cardholder History report.

Field	Description
Type	The record type: 01-AUTH = Authorization 02-TRANS = Transaction 03-ORTR = Outstanding Retrieval 04-FRTR = Fulfilled Retrieval 05-ERTR = Expired Retrieval 06-DISP = Dispositioned Chargeback 07-REVR = Reversed Chargeback 08-REPR = Represented Chargeback 09-PCBR = Pending Chargeback 10-DRVR = Denied Reversed Chargeback
Merchant	The merchant's identifying number with Paymentech.
Date	The date the authorization, transaction, retrieval, or chargeback occurred.

Field	Description
Amount	The dollar amount of the transaction.
Auth CD	The authorization code issued by the card-issuing institution for the transaction.
SRC	Code indicating the source of the authorization. See the Authorization Source Codes (page 155) for more information.
Key/Mag	The letter K indicates the transaction was hand-keyed into the POS device. The letter M indicates the magnetic stripe was read when the card was swiped through the POS device.
Tr Type	The kind of transaction: **DR** for Debit or **CR** for Credit.
Batch No	Batch reference number assigned by the terminal at the merchant location.
Case	The control number assigned to the retrieval or chargeback for tracking purposes.
Reject Ind	The letter **Y** indicates this is a rejected transaction.
Reason	The reason code and description for the retrieval or chargeback. See Chargeback Reason Codes (page 156) or Retrieval Reason Codes (page 159) for more information.
Custom Data	A unique identifier inputted by the merchant that is captured with the transaction at the point-of-sale. This field accommodates up to 30 bytes of alpha/numeric data. This field displays data only if the merchant meets the necessary requirements (page 148).

Helpful Hint:
When selecting the date range of the search, specify a date range of a few days before and a few days after you think the transaction occurred.

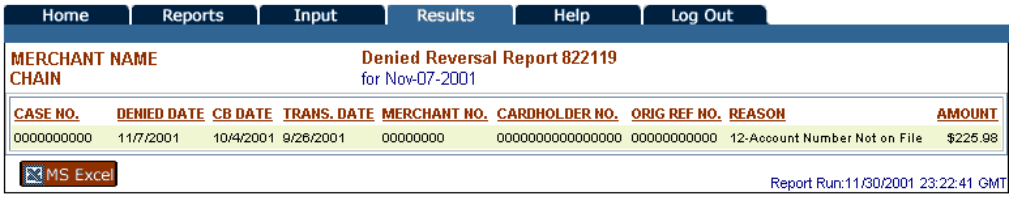
The custom data field is always displayed on the Cardholder History Report regardless of whether or not there is data to display.

REPORT CATEGORY: Chargebacks

Denied Reversal

REPORT CATEGORY: Chargebacks

The Denied Reversal report lists previously dispositioned chargebacks for which rebuttals were submitted, but proved to be insufficient to reverse the original chargeback. There is no further financial impact to the merchant because the original disposition stands.



The following table describes the fields in the Denied Reversals report.

Field	Description
Case No	The control number assigned to the chargeback for tracking purposes. Use this number when communicating to Paymentech about this chargeback.
Denied Date	The date the status of this chargeback changed to a denied status.
CB Date	The date the chargeback was initiated by the card issuing institution.
Trans Date	The date the original transaction occurred.
Merchant No	The merchant's identifying number with Paymentech.
Cardholder No	The card number used in the transaction.
Orig Ref No	A number assigned to the transaction when captured by the terminal.
Reason	The reason code and explanation for the chargeback. See Chargeback Reason Codes (page 156) for more information.
Amount	The dollar amount of the chargeback. Negative amounts appear in red with parentheses.

Field	Description
Custom Data	A unique identifier inputted by the merchant that is captured with the transaction at the point-of-sale. This field accommodates up to 30 bytes of alpha/numeric data. This field will only display if the user customizes the preferences to display Custom Data in the User Preferences (page 83). The last row displays a grand total for the selected date range and merchant location, and equals the Reversals dollar amount in the Exceptions Summary Report (page 39).

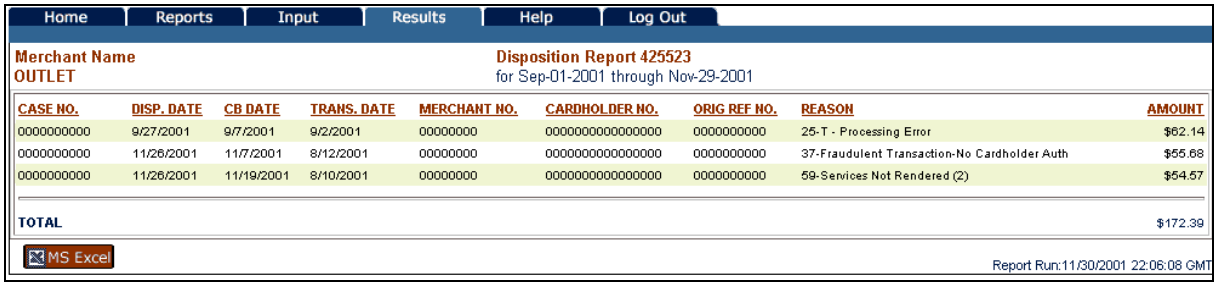
Note:
The custom data field displays data only if the merchant meets the necessary requirements (page 148).

Related Topics:
Dispositions (page 35)
Pending Chargebacks (page 41)
Representments (page 43)
Reversals (page 45)

Dispositions

REPORT CATEGORY: Chargebacks

The Dispositions report lists each disposition for the selected merchant(s) within the selected date range. A disposition is a chargeback (a transaction that is disputed by the cardholder) that is settled in favor of the cardholder. A disposition usually results in a deduction from the merchant's deposit.



The following table describes the fields in the Dispositions report.

Field	Description
Case No	The control number assigned to the chargeback for tracking purposes. Use this number when communicating with Paymentech about this chargeback.
Disp Date	The date Paymentech resolved this chargeback case.
CB Date	The date the chargeback was initiated by the card issuing institution.
Trans Date	The date the original transaction occurred.
Merchant No	The merchant's identifying number with Paymentech.
Cardholder No	The card number used in the transaction.
Orig Ref No	A number assigned to the transaction when captured by the terminal.
Reason	The reason code and explanation for the chargeback. See Chargeback Reason Codes (page 156) for more information.
Amount	The dollar amount of the chargeback. Negative amounts appear in red with parentheses.

Field	Description
Custom Data	A unique identifier inputted by the merchant that is captured with the transaction at the point-of-sale. This field accommodates up to 30 bytes of alpha/numeric data. This field will only display if the user customizes the preferences to display Custom Data in the User Preferences (page 83). The last row displays a grand total that equals the Dispositions dollar amount in the Exceptions Summary Report (page 39).

Note:
The custom data field displays data only if the merchant meets the necessary requirements (page 148).

Helpful Hint:
Detail on dispositioned chargebacks typically appears 1-3 days prior to the funding impact.

For example, a dispositioned chargeback record appearing on Tuesday will have a funding impact on Wednesday.

This schedule holds true until a dispositioned chargeback record appears on a Saturday. The funding impact will be on the following Tuesday.

Related Topics:
Reversals (page 45)
Representments (page 43)
Pending Chargebacks (page 41)
Denied Reversals (page 33)

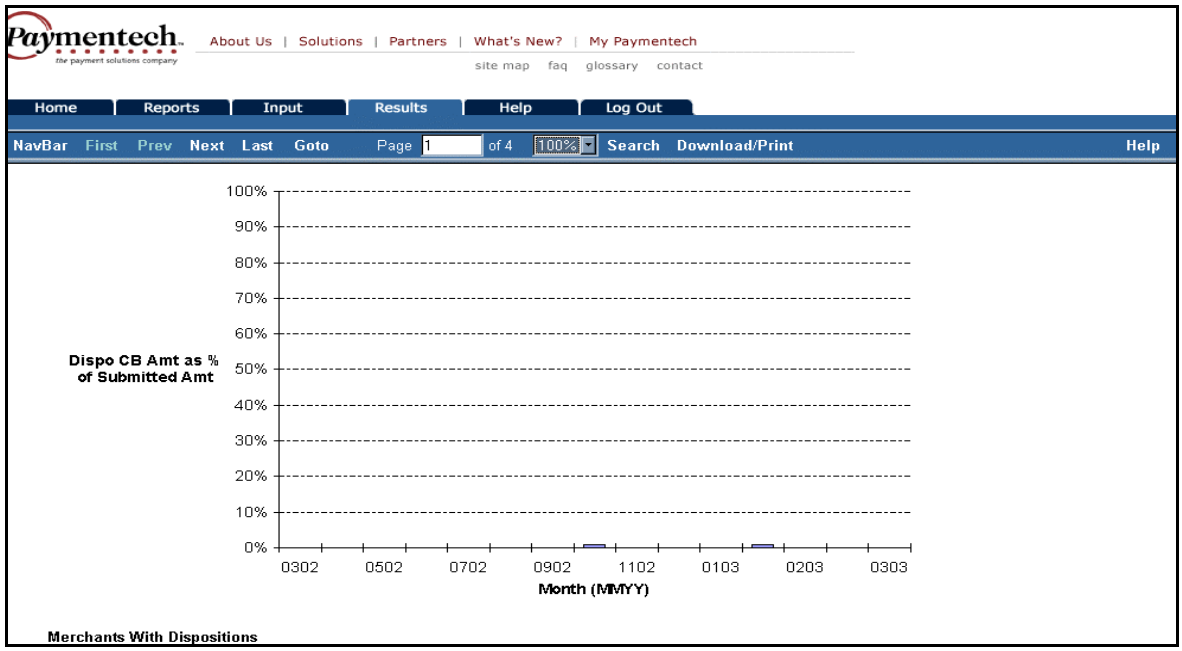
Dispositions Analysis

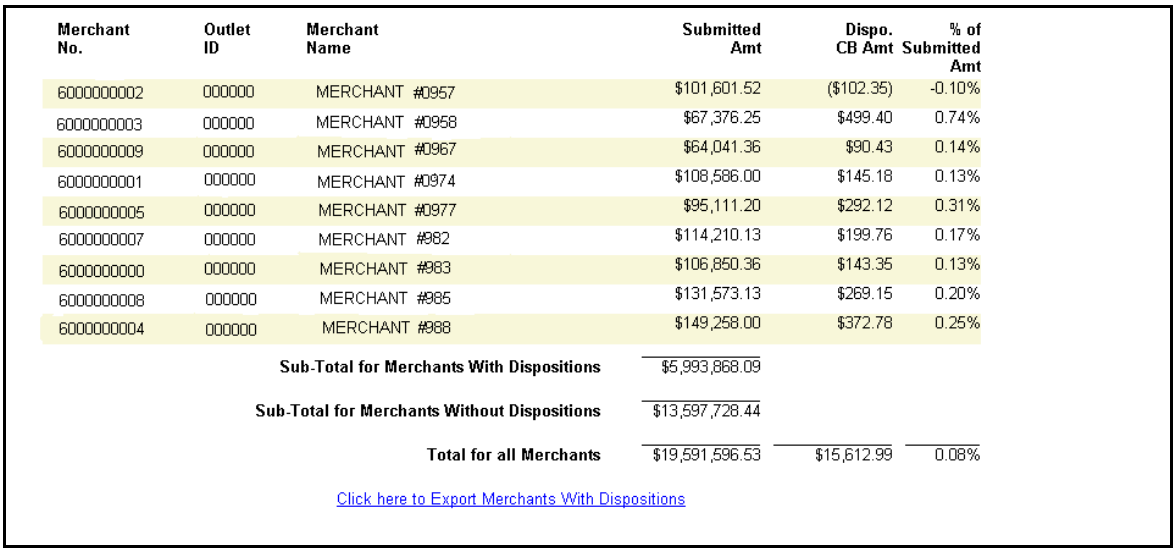
REPORT CATEGORY: Chargebacks

The Dispositions Analysis report displays dispositioned chargeback amount as a percentage of submitted amount by merchant on a monthly basis, with a graph to help you view trends. The graph displays trends over a 12-month period. Dispositioned chargebacks are those that have been posted to the merchant's account, and money has moved as a result.

Note:
This report is a pre-generated report that is automatically created on the 1st of the month for the previous month's activity. It is generated at the hierarchy level of the Recon $olution logon and includes activity for all merchant locations under that level.

Choose the appropriate month and year for the data you wish to view. If a report is available for that month, the word "month" will appear in bold at the bottom of the calendar. Click on the word "month" and the Dispositions report and accompanying graph will display.





Merchant No.	Outlet ID	Merchant Name	Submitted Amt	Dispo. CB Amt	% of Submitted Amt
6000000002	000000	MERCHANT #0957	$101,601.52	($102.35)	-0.10%
6000000003	000000	MERCHANT #0958	$67,376.25	$499.40	0.74%
6000000009	000000	MERCHANT #0967	$64,041.36	$90.43	0.14%
6000000001	000000	MERCHANT #0974	$108,586.00	$145.18	0.13%
6000000005	000000	MERCHANT #0977	$95,111.20	$292.12	0.31%
6000000007	000000	MERCHANT #982	$114,210.13	$199.76	0.17%
6000000000	000000	MERCHANT #983	$106,850.36	$143.35	0.13%
6000000008	000000	MERCHANT #985	$131,573.13	$269.15	0.20%
6000000004	000000	MERCHANT #988	$149,258.00	$372.78	0.25%
		Sub-Total for Merchants With Dispositions	$5,993,868.09		
		Sub-Total for Merchants Without Dispositions	$13,597,728.44		
		Total for all Merchants	$19,591,596.53	$15,612.99	0.08%

Click here to Export Merchants With Dispositions

The following table describes the fields in the Dispositions Analysis report.

Field	Description
Merchant No	The merchant's identifying number with Paymentech.
Outlet ID	The 6-digit Outlet ID that uniquely identifies the merchant outlet.
Merchant Name	Merchant name.
Submitted Amt	The submitted amount for the merchant.
Dispo. CB Amt	The dispositioned chargeback dollar amount. Negative amounts appear in parentheses.
% of Submitted Amt	The percentage of the dispositioned chargeback dollar amount to the total submitted amount. The last row displays a grand total for the selected month and all merchants under the hierarchy level.

Related Topics:
Dispositions (page 35)
Batch Detail (page 14)
Settlement Summary (page 58)

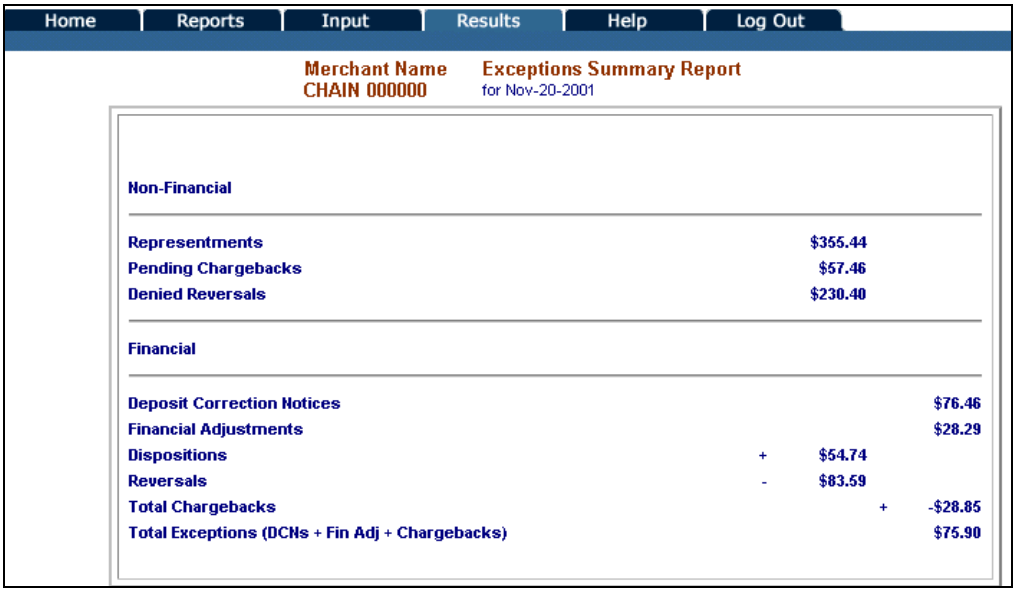
Exceptions Summary

REPORT CATEGORY: Chargebacks

Chargebacks, deposit correction notifications (DCNs), and financial adjustments are all exceptions to the normal procedures of transaction settlement processing. Some of these exceptions affect the deposit to a merchant's bank account.

Recon $olution makes a distinction between exceptions that involve the transfer of money (financial) and exceptions that do not (non-financial). The Exceptions Summary Report breaks down the total financial exceptions by DCNs, financial adjustments, dispositioned chargebacks and chargeback reversals. Non-financial exceptions include representments, pending chargebacks which have not been settled to date, and denied reversals.

All exception totals, both financial and non-financial, are displayed in the Exceptions Summary report.



The following table describes each area of the Exceptions Summary report.

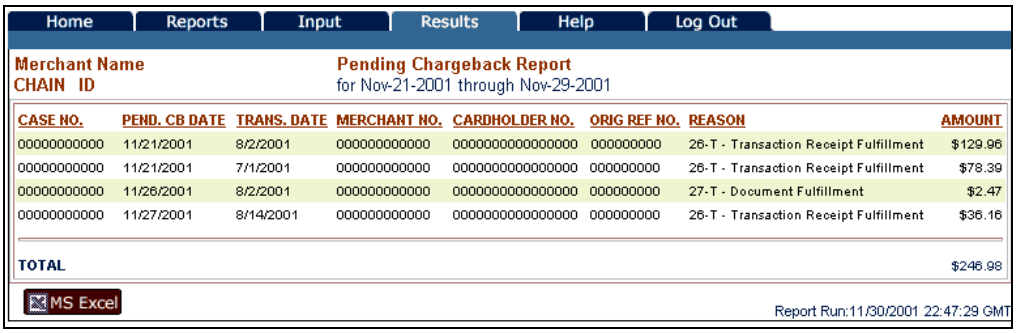
Field	Description
Non-financial Area	*The dollar amounts displayed in these fields are for information purposes only. Since they do not represent any exchange of money, they are not included in any grand totals.*
Representments (page 43)	The total amount of chargebacks that Paymentech represented to this issuing bank on the merchant's behalf.

Field	Description
Pending Chargebacks (page 41)	The total amount of pending chargebacks. Most pending chargebacks represent cases where arbitration is taking place and the funds are "suspended" awaiting chargeback resolution.
Denied Chargeback Reversal (page 33)	The total amount previously dispositioned chargebacks for which a rebuttal was submitted but proved to be insufficient to reverse the original chargeback.
Financial Area	*The dollar amounts displayed in these fields show the total dollar amounts of transactions that influence the merchant's actual financial position as of the date range selected*.
Deposit Correction Notices (DCNs) (page 54)	The net amount of all dollar adjustments made by Paymentech to a batch deposit total before sending the batch to interchange. Each DCN is associated with a specific transaction within a batch. Negative amounts appear in red with parentheses.
Financial Adjustments (page 57)	The amount of adjustments that have a financial impact to the funded amount.
Dispositions (page 35)	The total amount of chargebacks that are dispositioned to the merchant. A disposition results in a deduction from the merchant's deposit.
Reversals (page 45)	The total amount of dispositions that have been approved for reversal. A reversal results in an addition to the merchant's deposit.
Total Chargebacks	The sum of all dispositions and reversals.
Total Exceptions	The net total of DCNs, Financial Adjustments, and Total Chargebacks. This amount matches the Exceptions amount in the Recap Summary Report (page 27).

Pending Chargebacks

REPORT CATEGORY: Chargebacks

The Pending Chargebacks Report lists chargebacks with a pending status. Chargebacks can receive a "pending" status during certain arbitration conditions and the chargeback amount is "suspended" until the case is resolved. Pending chargebacks have no financial impact to the merchant; they are informational only.



The following table describes the fields in the Pending Chargebacks report.

Field	Description
Case No	The control number assigned to the chargeback for tracking purposes. Use this number when communicating to Paymentech about this chargeback.
Pend CB Date	The date that this case was assigned a pending status.
Trans Date	The date the original transaction occurred.
Merchant No	The merchant's identifying number with Paymentech.
Cardholder No	The card number used in the transaction.
Orig Ref No	A number assigned to the transaction when captured by the terminal.
Reason	The reason code and explanation for the chargeback. See Chargeback Reason Codes (page 156) for more information.
Amount	The dollar amount of the chargeback. Negative amounts appear in red with parentheses.

Field	Description
Custom Data	A unique identifier inputted by the merchant that is captured with the transaction at the point-of-sale. This field accommodates up to 30 bytes of alpha/numeric data. This field will only display if the user customizes the preferences to display Custom Data in the User Preferences (page 83). The last row displays a grand total that equals the Pending Chargebacks dollar amount in the Exceptions Summary Report (page 39).

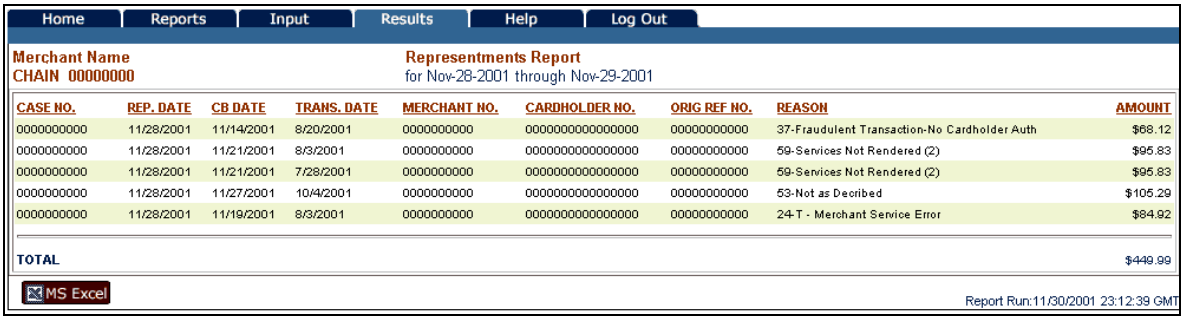
Note:
The custom data field displays data only if the merchant meets the necessary requirements (page 148).

Related Topics:
Representments (page 43)
Dispositions (page 35)
Reversals (page 45)
Denied Reversals (page 33)

Representments Report

REPORT CATEGORY: Chargebacks

The Representments report lists each chargeback that Paymentech has represented to the issuing bank on the merchant's behalf. This data is informational only; it has no financial impact on the merchant.



The following table describes the column headings in the Representments report.

Field	Description
Case No	The control number assigned to the chargeback for tracking purposes. Use this number when communicating to Paymentech about this chargeback.
Rep Date	The date the chargeback was represented to the card-issuing bank.
CB Date	The date the chargeback was initiated by the card issuing institution.
Trans Date	The date the original transaction occurred.
Merchant No	The merchant's identifying number with Paymentech.
Cardholder No	The card number used in the transaction.
Orig Ref No	A number assigned to the transaction when captured by the terminal.
Reason	The reason code and explanation for the chargeback. See Chargeback Reason Codes (page 156) for more information.
Amount	The dollar amount of the chargeback. Negative amounts appear in red with parentheses.

Field	Description
Custom Data	A unique identifier inputted by the merchant that is captured with the transaction at the point-of-sale. This field accommodates up to 30 bytes of alpha/numeric data. This field will only display if the user customizes the preferences to display Custom Data in the User Preferences (page 83). The last row displays a grand total for the selected date range and merchant location, that equals the Representments dollar amount in the Exceptions Summary Report (page 39).

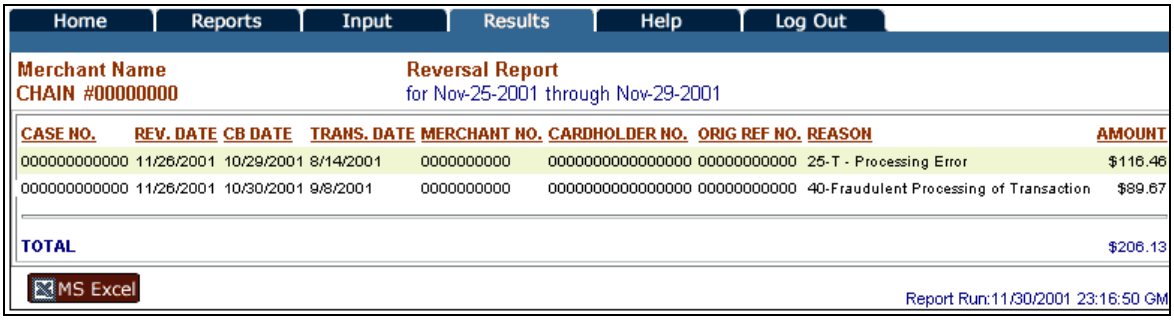
Note:
The custom data field displays data only if the merchant meets the necessary requirements (page 148).

Related Topics:
Pending Chargebacks (page 41)
Dispositions (page 35)
Reversals (page 45)
Denied Reversals (page 33)

Reversals

REPORT CATEGORY: Chargebacks

The Reversals report lists chargebacks that were originally settled as dispositions and have been subsequently approved for a merchant reversal. The dollar amount of a reversal is usually added to the merchant's deposit.



The following table describes the fields in the Reversals report.

Field	Description
Case No	The control number assigned to the chargeback for tracking purposes. Use this number when communicating to Paymentech about this chargeback.
Rev Date	The date the status of this chargeback changed to a reversed status.
CB Date	The date the chargeback was initiated by the card issuing institution.
Trans Date	The date the original transaction occurred.
Merchant No	The merchant's identifying number with Paymentech.
Cardholder No	The card number used in the transaction.
Orig Ref No	A number assigned to the transaction when captured by the terminal.
Reason	The reason code and explanation for the chargeback. See Chargeback Reason Codes (page 156) for more information.
Amount	The dollar amount of the chargeback. Negative amounts appear in red with parentheses.

Field	Description
Custom Data	A unique identifier inputted by the merchant that is captured with the transaction at the point-of-sale. This field accommodates up to 30 bytes of alpha/numeric data. This field will only display if the user customizes the preferences to display Custom Data in the User Preferences (page 83). The last row displays a grand total for the selected date range and merchant location, and equals the Reversals dollar amount in the Exceptions Summary Report (page 39).

Note:
The custom data field displays data only if the merchant meets the necessary requirements (page 148).

Helpful Hint:
Detail on dispositioned chargebacks typically appears 1-3 days prior to the funding impact.

For example, a dispositioned chargeback record appearing on Tuesday will have a funding impact on Wednesday.

This schedule holds true until a dispositioned chargeback record appears on a Saturday. The funding impact will be on the following Tuesday.

Related Topics:
Dispositions (page 35)
Pending Chargebacks (page 41)
Representments (page 43)
Denied Reversals (page 33)

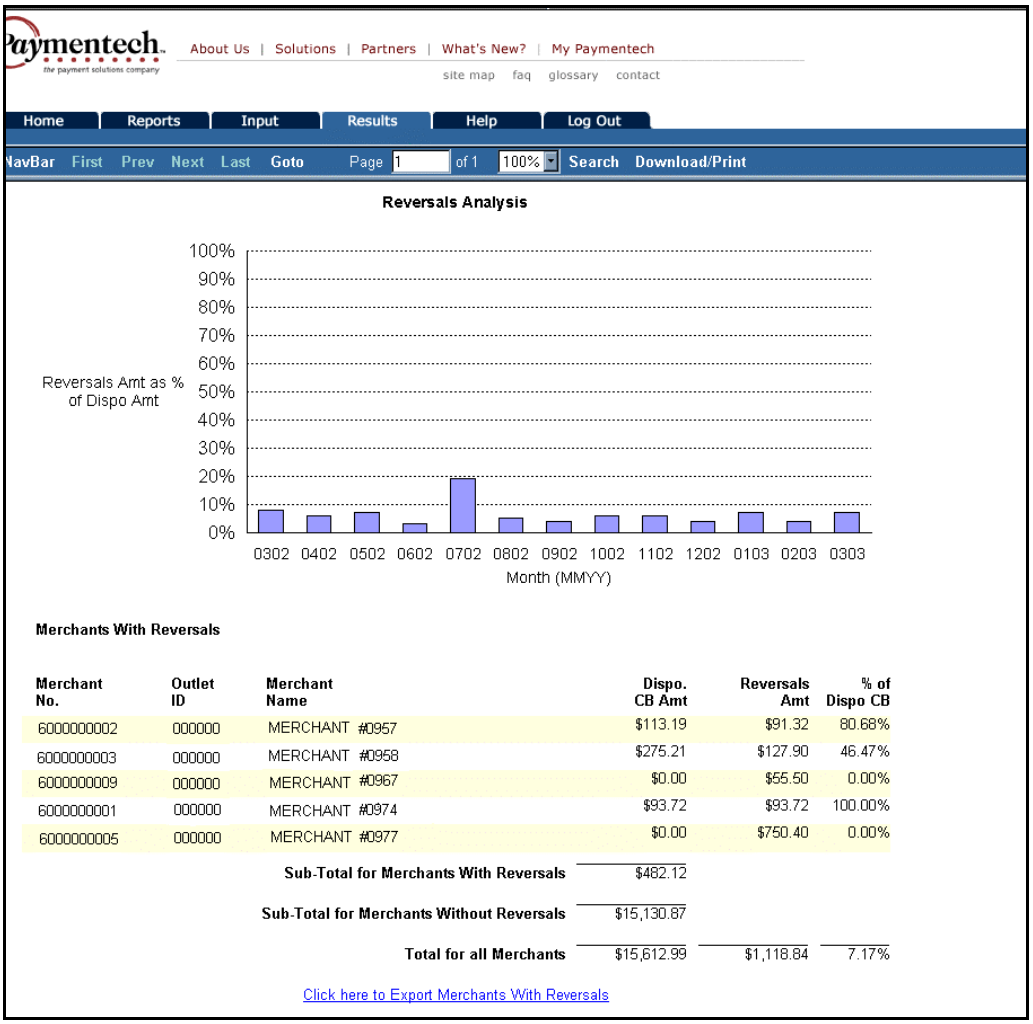
Reversals Analysis

REPORT CATEGORY: Chargebacks

The Reversals Analysis report displays reversed chargeback amounts as percentages of dispositioned chargeback amounts by merchant on a monthly basis, with a graph to help you view trends.

Note:
This report is a pre-generated report that automatically created on the 1st of the month for the previous month's activity. It is generated at the hierarchy level of the Recon $olution logon and includes activity for all merchant locations under that level.

Choose the appropriate month and year for the data you wish to view. If a report is available for that month, the word "month" will appear in bold at the bottom of the calendar. Click on the word "month" and the Reversals Analysis report and accompanying graph will display.


Paymentech
the payment solutions company
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site map faq glossary contact
Home Reports Input Results Help Log Out
NavBar First Prev Next Last Goto Page 1 of 1 100% Search Download/Print
Reversals Analysis
Reversals Amt as % of Dispo Amt
100%
90%
80%
70%
60%
50%
40%
30%
20%
10%
0%
0302 0402 0502 0602 0702 0802 0902 1002 1102 1202 0103 0203 0303
Month (MMYY)
Merchants With Reversals
Merchant No. | Outlet ID | Merchant Name | Dispo. CB Amt | Reversals Amt | % of Dispo CB
6000000002 | 000000 | MERCHANT #0957 | $113.19 | $91.32 | 80.68%
6000000003 | 000000 | MERCHANT #0958 | $275.21 | $127.90 | 46.47%
6000000009 | 000000 | MERCHANT #0967 | $0.00 | $55.50 | 0.00%
6000000001 | 000000 | MERCHANT #0974 | $93.72 | $93.72 | 100.00%
6000000005 | 000000 | MERCHANT #0977 | $0.00 | $750.40 | 0.00%
Sub-Total for Merchants With Reversals $482.12
Sub-Total for Merchants Without Reversals $15,130.87
Total for all Merchants $15,612.99 $1,118.84 7.17%
Click here to Export Merchants With Reversals

The following table describes the fields in the Reversals Analysis report.

Field	Description
Merchant No	The merchant's identifying number with Paymentech.
Outlet ID	The 6-digit Outlet ID that uniquely identifies the merchant outlet.
Merchant Name	Merchant name.
Disp. CB Amt	The total dollar amount of the dispositioned reversals for that merchant. Negative amounts appear in parentheses.
Reversals Amt	The total dollar amount of the reversals for that merchant. Negative amounts appear in parentheses.

Field	Description
% of Dispo CB	The percentage of the reversals to dispositioned chargebacks. The last row displays the grand totals for the selected month and all merchants under the hierarchy level.

Related Topics:
Reversals (page 45)
Dispositions (page 35)

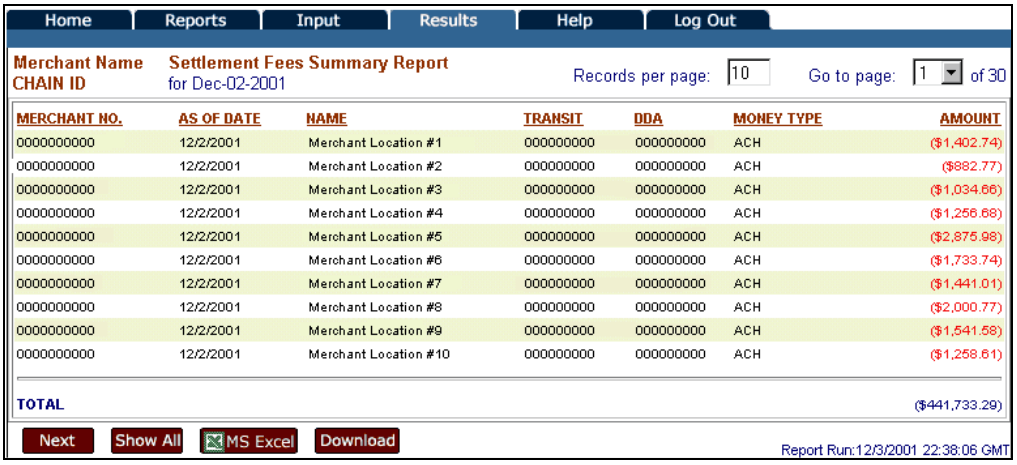
REPORT CATEGORY: Fees

Settlement Fees Summary

REPORT CATEGORY: Fees

Recon $olution allows quick and easy access to the merchant's settlement fees, which are the fees that Paymentech charges a merchant for transaction processing services. These fees include the discount rate and may include miscellaneous fees for equipment leases, authorization fees or product usage.

You can display settlement fees actually charged to a specific merchant or group of merchants on a specific date or over a specific date range. Fees are usually assessed at the time a merchant cycles.



The following table describes the fields in the Settlement Fees Summary Report.

Field	Description
Merchant No	The merchant's identifying number with Paymentech.
As Of Date	The date that the settlement fee is assessed.
Name	The merchant's name.
Transit	The bank routing transit number, which uniquely identifies the merchant's banking institution.
DDA	The account number for the merchant's demand deposit account (checking account). The dollar amount of the settlement fee is charged to this account number.

Field	Description
Money Type	The method of payment of the settlement fee. The values for this field are: **ACH**: an automatic transfer of funds; **PAPER**: a paper advice or notification to transfer funds; **BOTH**: a combination of ACH and PAPER; **NONE**: a manual movement of funds.
Amount	The dollar amount of the settlement fees assessed to the merchant by Paymentech. The last row displays a grand total that matches the Settlement Fees dollar amount in the Recap Summary Report (page 27).

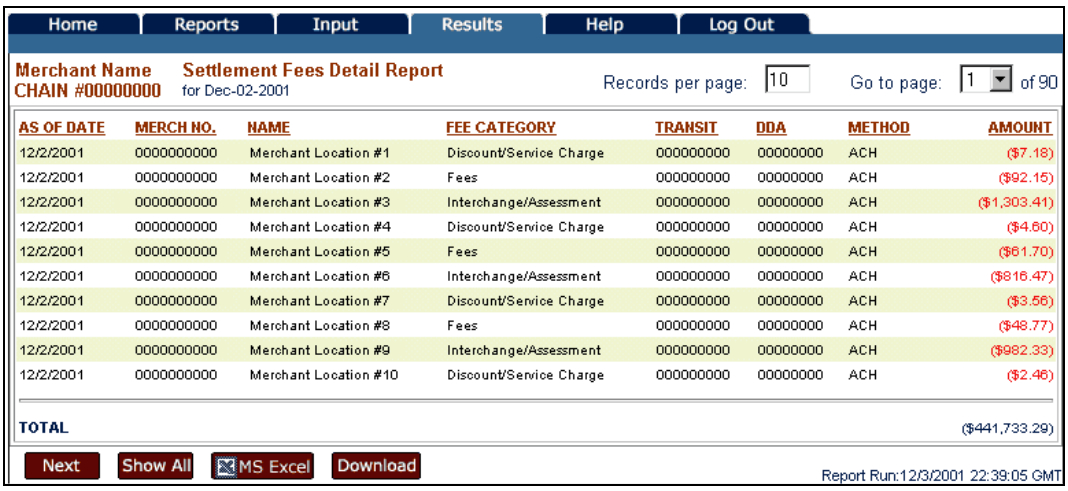
Related Topics:
Settlement Fees Detail (page 52)

Settlement Fees Detail

REPORT CATEGORY: Fees

Recon $olution allows quick and easy access to the merchant's settlement fees, which are the fees that Paymentech charges a merchant for transaction processing services and are usually assessed at the time a merchant cycles. This detail report displays fee data in the three main categories of Discount/Service Charge, Fees (which includes authorization fees, equipment, product usage, etc.), and Interchange/Assessment.

You can display settlement fees actually charged to a specific merchant or group of merchants on a specific date or over a specific date range. Fees are usually assessed at the time a merchant cycles.


Home
Reports
Input
Results
Help
Log Out
Merchant Name
CHAIN #00000000
Settlement Fees Detail Report
for Dec-02-2001
Records per page: 10
Go to page: 1 of 90
AS OF DATE | MERCH NO. | NAME | FEE CATEGORY | TRANSIT | DDA | METHOD | AMOUNT
12/2/2001 | 0000000000 | Merchant Location #1 | Discount/Service Charge | 000000000 | 00000000 | ACH | ($7.18)
12/2/2001 | 0000000000 | Merchant Location #2 | Fees | 000000000 | 00000000 | ACH | ($92.15)
12/2/2001 | 0000000000 | Merchant Location #3 | Interchange/Assessment | 000000000 | 00000000 | ACH | ($1,303.41)
12/2/2001 | 0000000000 | Merchant Location #4 | Discount/Service Charge | 000000000 | 00000000 | ACH | ($4.60)
12/2/2001 | 0000000000 | Merchant Location #5 | Fees | 000000000 | 00000000 | ACH | ($61.70)
12/2/2001 | 0000000000 | Merchant Location #6 | Interchange/Assessment | 000000000 | 00000000 | ACH | ($816.47)
12/2/2001 | 0000000000 | Merchant Location #7 | Discount/Service Charge | 000000000 | 00000000 | ACH | ($3.56)
12/2/2001 | 0000000000 | Merchant Location #8 | Fees | 000000000 | 00000000 | ACH | ($48.77)
12/2/2001 | 0000000000 | Merchant Location #9 | Interchange/Assessment | 000000000 | 00000000 | ACH | ($982.33)
12/2/2001 | 0000000000 | Merchant Location #10 | Discount/Service Charge | 000000000 | 00000000 | ACH | ($2.46)
TOTAL ($441,733.29)
Next
Show All
MS Excel
Download
Report Run:12/3/2001 22:39:05 GMT

The following table describes the fields in the Settlement Fees Detail Report.

Field	Description
As Of Date	The date that the settlement fee is assessed.
Merchant No	The merchant's identifying number with Paymentech.
Name	The merchant's name.
Fee Category	The type of fee assessed: Discount/Service Charge, Fees, or Interchange/Assessment.
Transit	The bank routing transit number, which uniquely identifies the merchant's banking institution.
DDA	The account number for the merchant's demand deposit account (checking account). The dollar amount of the settlement fee is charged to this account number.

Field	Description
Method	The method of payment of the settlement fee. The values for this field are: **ACH**: an automatic transfer of funds; **PAPER**: a paper advice or notification to transfer funds; **BOTH**: a combination of ACH and PAPER; **NONE**: a manual movement of funds.
Amount	The dollar amount of the settlement fees assessed to the merchant by Paymentech. The last row displays a grand total that matches the Settlement Fees dollar amount in the Recap Summary Report (page 27).

Related Topics:
Settlement Fees Summary (page 50)

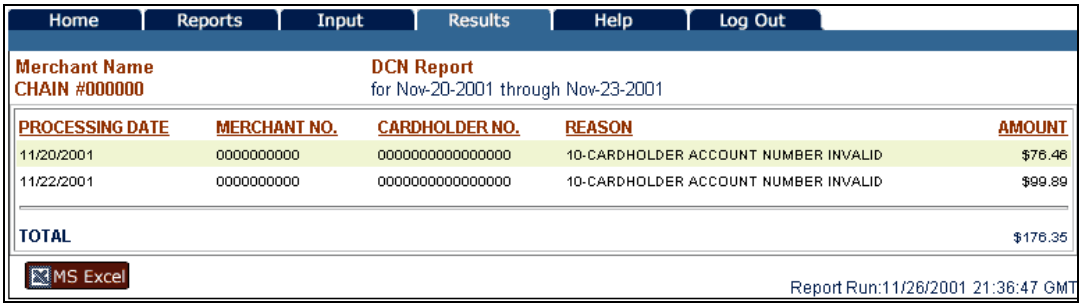
REPORT CATEGORY: Funding

Deposit Correction Notice (DCN)

REPORT CATEGORY: Funding

When Paymentech makes an adjustment to the dollar total of the batch, Paymentech sends the merchant a deposit correction notice (DCN). An adjustment may be a debit or credit to the merchant's account.

For each adjustment, Paymentech creates a DCN that indicates the reason, the dollar amount of the adjustment, and the transaction with which it is associated.



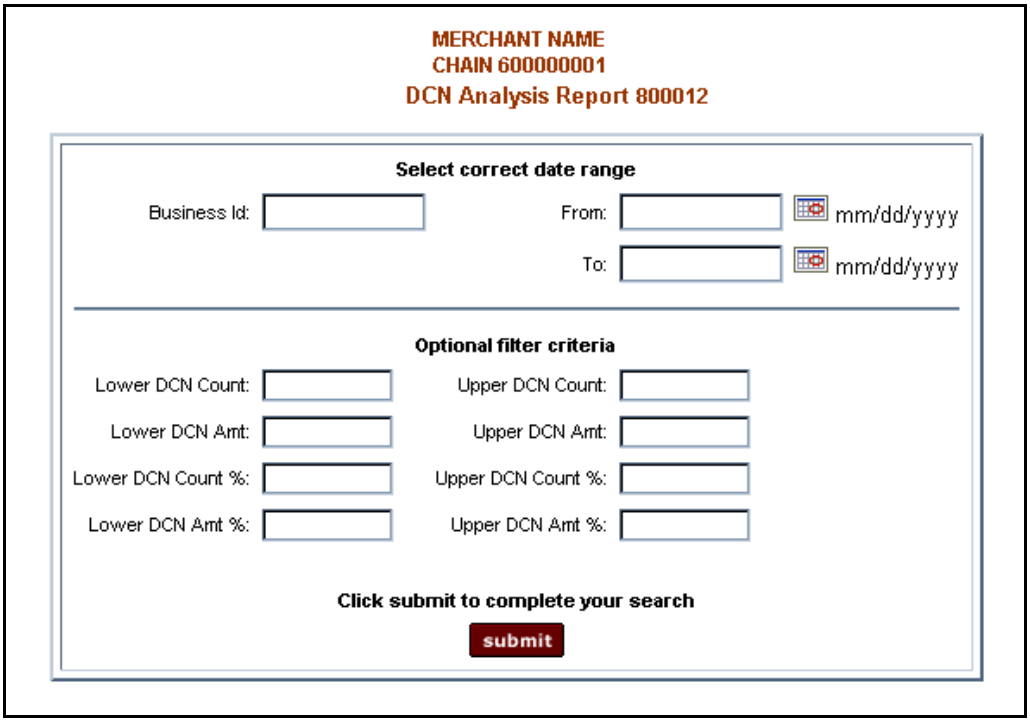
The following table describes the fields in the Deposit Correction Notice Report.

Field	Description
Processing Date	The date the DCN was processed by Paymentech.
Merchant No	The merchant's identifying number with Paymentech.
Cardholder No	The card number used in the transaction.
Reason	The reason the DCN was generated.
Amount	The dollar amount of the DCN. Negative amounts appear in red in parentheses. The last row displays a grand total that equals the Deposit Correction Notices dollar amount in the Exceptions Summary Report (page 39).

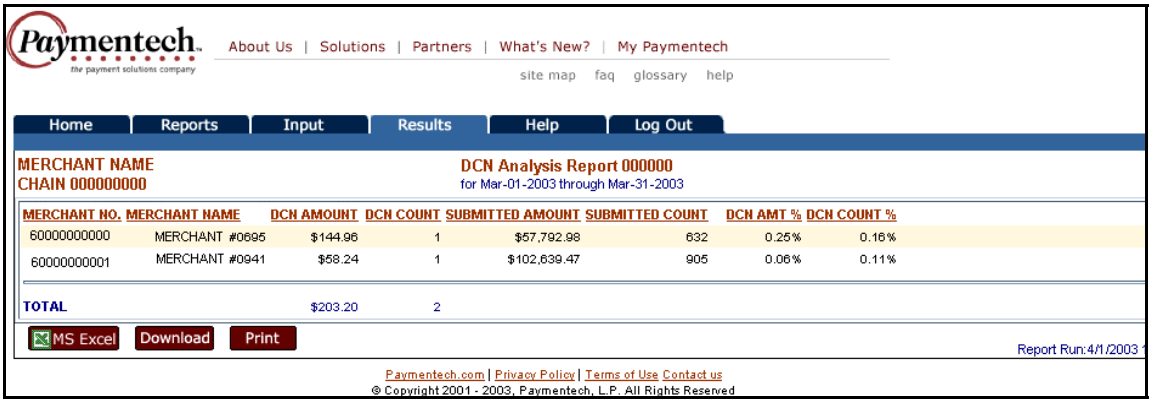
DCN Analysis

REPORT CATEGORY: Funding

The DCN Analysis report displays the percentage of the DCN dollar amounts and item counts to the submitted item counts and dollar amounts.



Enter the date range and option filter criteria, if desired, you are looking for and click the Submit button at the bottom of the screen.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site map faq glossary help
Home Reports Input Results Help Log Out
MERCHANT NAME
CHAIN 000000000
DCN Analysis Report 000000
for Mar-01-2003 through Mar-31-2003
MERCHANT NO. MERCHANT NAME DCN AMOUNT DCN COUNT SUBMITTED AMOUNT SUBMITTED COUNT DCN AMT % DCN COUNT %
60000000000 MERCHANT #0695 $144.96 1 $57,792.98 632 0.25% 0.16%
60000000001 MERCHANT #0941 $58.24 1 $102,639.47 905 0.06% 0.11%
TOTAL $203.20 2
MS Excel Download Print
Report Run:4/1/2003
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The following table describes the fields in the DCN Analysis report.

Field	Description
Merchant No	The merchant's identifying number with Paymentech.

Field	Description
Merchant Name	Merchant name.
DCN Amount	The total DCN dollar amount for the date range specified.
DCN Count	The DCN item count for the date range specified.
Submitted Amount	The amount of submitted batches for the date range specified.
Submitted Count	The item count of submitted batches for the date range specified.
DCN Amt %	The percentage of the DCN dollar amount to the submitted amount for the date range specified.
DCN Count %	The percentage of the DCN item count to the submitted item count for the date range specified. The last row displays grand totals for the merchant locations for the date range specified.

Note:
The totals line displays totals for the DCN Amount and DCN Count fields only.

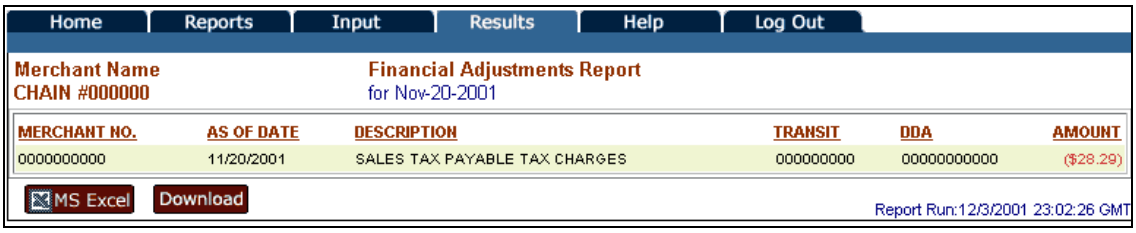
Helpful Hints:
For more information regarding the search filtering on the input screen, refer to page 81.

Related Topics:
Recap Summary (page 27)
Settlement Summary (page 58)
Batch Detail (page 14)
DCN (page 54)

Financial Adjustments

REPORT CATEGORY: Funding

The Financial Adjustments report lists each adjustment that has a financial impact to a merchant's funded amount.



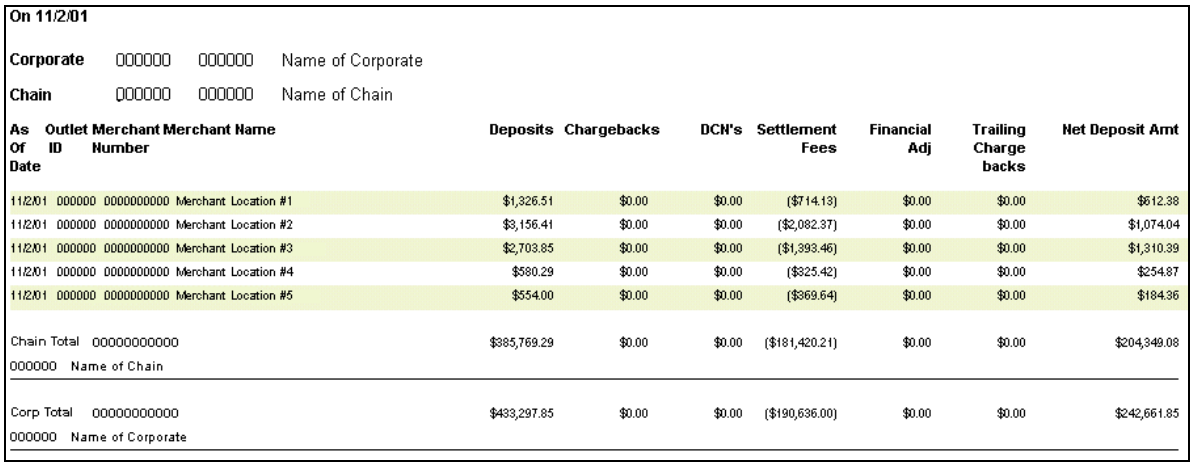
The following table describes the fields in the Financial Adjustments report.

Field	Description
Merchant No.	The merchant's identifying number with Paymentech.
As of Date	The date the adjustment is assessed.
Description	Detail as to what the financial adjustment is.
Transit	The bank routing transit number, which uniquely identifies the merchant's banking institution.
DDA	The account number for the merchant's demand deposit account (checking account). The dollar amount of the adjustment is assessed to this account number.
Amount	The dollar amount of the financial adjustment assessed to the merchant.
Total	The last row of the report displays a grand total that matches the Financial Adjustments dollar amount in the Exceptions Summary Report (page 39).

Settlement Summary

REPORT CATEGORY: Funding

The Settlement Summary is a daily report that provides summary funding information by merchant outlet, with sub-totals at the hierarchy level. Since this summary displays funding data, it should be used to reconcile to the merchant's bank account.



On 11/2/01

Corporate 000000 000000 Name of Corporate

Chain 000000 000000 Name of Chain

As Of Date	Outlet ID	Merchant Number	Merchant Name	Deposits	Chargebacks	DCN's	Settlement Fees	Financial Adj	Trailing Charge backs	Net Deposit Amt
11/2/01	000000	0000000000	Merchant Location #1	$1,326.51	$0.00	$0.00	($714.13)	$0.00	$0.00	$612.38
11/2/01	000000	0000000000	Merchant Location #2	$3,156.41	$0.00	$0.00	($2,082.37)	$0.00	$0.00	$1,074.04
11/2/01	000000	0000000000	Merchant Location #3	$2,703.85	$0.00	$0.00	($1,393.46)	$0.00	$0.00	$1,310.39
11/2/01	000000	0000000000	Merchant Location #4	$580.29	$0.00	$0.00	($325.42)	$0.00	$0.00	$254.87
11/2/01	000000	0000000000	Merchant Location #5	$554.00	$0.00	$0.00	($369.64)	$0.00	$0.00	$184.36
Chain Total 000000000000 000000 Name of Chain				$385,769.29	$0.00	$0.00	($181,420.21)	$0.00	$0.00	$204,349.08
Corp Total 000000000000 000000 Name of Corporate				$433,297.85	$0.00	$0.00	($190,636.00)	$0.00	$0.00	$242,661.85

The following table describes the fields in the Settlement Summary Report:

Field	Description
As of Date	The funding date of the financial adjustment.
Deposits	Deposits made to the to the merchant.
Chargebacks	Chargebacks and chargeback reversals that occurred after 07/01/2001.
DCN's (Deposit Correction Notices)	Adjustments made to correct merchant deposits. Example: A rejected transaction.
Settlement Fees	Discount, interchange, and miscellaneous fees.
Financial Adjustments	Adjustments that have a financial impact to a merchant's funded amount.
Trailing Chargebacks	Chargebacks and chargeback reversals that occurred prior to 07/01/2001.
Net Deposit Amt	Amount deposited into merchant's bank account by Paymentech.

Helpful Hints:

This report can be generated at any hierarchy level except the merchant outlet level, unless setup for custom hierarchy at the merchant outlet level. See page 89 for more information on custom hierarchy.

This report can be printed in two ways:

- Use the browser print functionality, requires the user to display each page that needs to be printed on the screen. This works best if the report is of a manageable size.

  See Printing the Settlement Summary with a Browser (page 59) for more information.

- Use the "download/print" button to save the report on your PC in an Adobe PDF file format, or to just print. This method of printing is recommended as it allows you to print all report pages with a single command. While this does require you to have the Adobe Acrobat Reader software installed on your computer, the software can be downloaded at no cost at http://www.adobe.com.

  See Printing the Settlement Summary in Adobe PDF File Format (page 60) for more information.

This report can also be downloaded via either Excel or comma-delimited format via the following methods:

- The "One-Click" download option, available on Settlement Summary reports dated 09/28/01 and later.

  This option allows you to export the most commonly used fields in the report with just one click. While you cannot change which columns are selected for this export, the number of keystrokes required to execute the function is minimal. The following fields are exported automatically: As of Date, Chain Number merchant Name, merchant Number, Deposits, Chargebacks, DCNs, Settlement Fees, Financial Adjustments, Trailing Chargebacks, Net Deposit.

  See One-Click Downloading the Settlement Summary (page 60) for more details.

- The "User Selects" option, which is a more flexible and powerful download functionality. This option allows you to select as many data fields as desired, but also requires more keystrokes. You can also specify values for downloading records that meet certain criteria.

  See User-Select Downloading the Settlement Summary (page 61) for more details..

There are many different ways you may navigate the report.

- Click on the underlined hierarchy or merchant name to go directly to the page containing data for that entity.
- Use the "Next" or "Prev" buttons to move forward 1 page or back 1 page.
- Enter the desired page number in the Page box and press return to go directly to that page.
- Quickly move to the first page of the report by clicking on the "First" button, or to the last page of the report by clicking on the "Last" button.

Printing the Settlement Summary with a Browser

Proceed through the following steps in order to print your Settlement Summary from inside your Browser:

1. Display page of the report that you wish to print.
2. Change font size of type in the report to 75%. Click on the drop-down box that displays 100% and highlight "75%" option.
3. Move cursor to body of report and right click. Highlight "Select All" and all data on page will be highlighted.

4. Press Print button in browser. Make sure the landscape print orientation has been selected, with 8-1/2x14 paper.
5. Repeat steps 1 - 4 for each page of the report that you wish to print.

Printing the Settlement Summary in Adobe PDF File Format

Proceed through the following steps in order to print your Settlement Summary in Adobe PDF File Format:

1. With the Settlement Summary Report displayed on the screen, click "Download/Print" button. A new window opens.
2. Select "All" for Page Range, then click "Apply" button. To print a subset of pages within the report, enter page range and select "Pages" for Page Range.
3. File Download window appears. Select "Open this file from its current location" and click "OK".
4. Report will automatically open in Acrobat Reader. Select "File", "Print", "All" for Print Range, then "OK". Make sure the landscape print orientation has been selected, with 8-1/2x14 paper.
5. Close windows.

One-Click Downloading the Settlement Summary

Proceed through the following steps to quickly download the most-commonly-used fields of your Settlement Summary using the "One-Click" method:
NOTE: The "one-click" option is available on Settlement Summary Reports dated 9/28/01 and later.

1. With the Settlement Summary Report on the screen, click on "Last" in the blue navigation bar to go directly to the last page of the report.
2. Scroll down until you see "Click Here to Export". Move cursor over this text and click once.
3. File Download window appears.
4. Select "Save this file to Disk", then click "OK".
5. Entered desired filename and click "Save". File will automatically save as a Comma Separated Values (.csv) file.
6. Open the downloaded file. This file will automatically open in Excel if you have it. It may be necessary to reformat the columns as desired.
7. Sort and sub-total where desired.

NOTE: For reports that contain merchant numbers with significant leading 0's, it will be necessary to use the Excel Import Wizard to maintain these leading 0's:

1. Follow steps 1 - 5 above.
2. Open Excel and select "Data", then "Get External Data", then "Import Text File".
3. Double click on the file (with .csv extension) that you named in step 5 above.
4. New Text Import Wizard window opens. Select "Delimited" for Original Data Type and click "Next".
5. Select "Comma" as Delimiters and click "Next"
6. Highlight Merchant Number Field and select "Text" for Column Data Format. Change other column formats as desired. Click "Finish".
7. New Import Data window opens. Select "Existing Worksheet" for "Where Do You Want to Put Data" and click "OK".
8. Sort and sub-total where desired.
9. Save as an Excel file.

User-Select Downloading the Settlement Summary

Proceed through the following steps to download the most-commonly-used fields of your Settlement Summary using the "User Select" method:

1. With the first page of the Settlement Summary Report that displays merchant outlet data on the screen, click "Search" button. A new Search window opens on the left side of the screen.
2. Highlight the data fields in the report that you wish to download. You can select as many or as few fields as you like. Move the cursor to a data element of the field you wish to download. Notice the cursor turns into a hand, and "Searchable" mouse-over appears. Click once and the field name is placed under "Report Field" in the Search window. Click on the desired data elements. It is recommended that the following fields be highlighted: Hierarchy Number and Hierarchy Name, As of Date, Merchant Number and Merchant Name, Deposits, Chargebacks, DCN's, Settlement Fees, Financial Adjustments, Trailing Chargebacks, Net Deposit Amount
3. Click "Search Now" in the Search window.
4. Data records are returned in the Search window. Scroll to the bottom of the data records to see "Download Search Results as Comma Delimited Data". Click "Go".
5. New File Download window opens.
6. Select "Save this file to Disk", then click "OK".
7. Entered desired filename and click "Save". File will automatically save as a Comma Separated Values (.csv) file.
8. Close the Search Window.
9. Open the downloaded file. This file will automatically open in Excel. It may be necessary to reformat columns as desired.
10. Sort and sub-total where desired.

NOTE: For reports that contain merchant numbers with significant leading 0's, it will be necessary to use the Excel Import Wizard to maintain these leading 0's:

1. Follow steps 1 - 7 above.
2. Open Excel and select "Data", then "Get External Data", then "Import Text File".
3. Double click on the file (with .csv extension) that you named in step 6 above.
4. New Text Import Wizard window opens. Select "Delimited" for Original Data Type and click "Next".
5. Select "Comma" as Delimiters and click "Next"
6. Highlight Merchant Number Field and select "Text" for Column Data Format. Change other column formats as desired. Click "Finish".
7. New Import Data window opens. Select "Existing Worksheet" for "Where Do You Want to Put Data" and click "OK".
8. Sort and sub-total where desired.
9. Save as an Excel file.

REPORT CATEGORY: Merchant Information

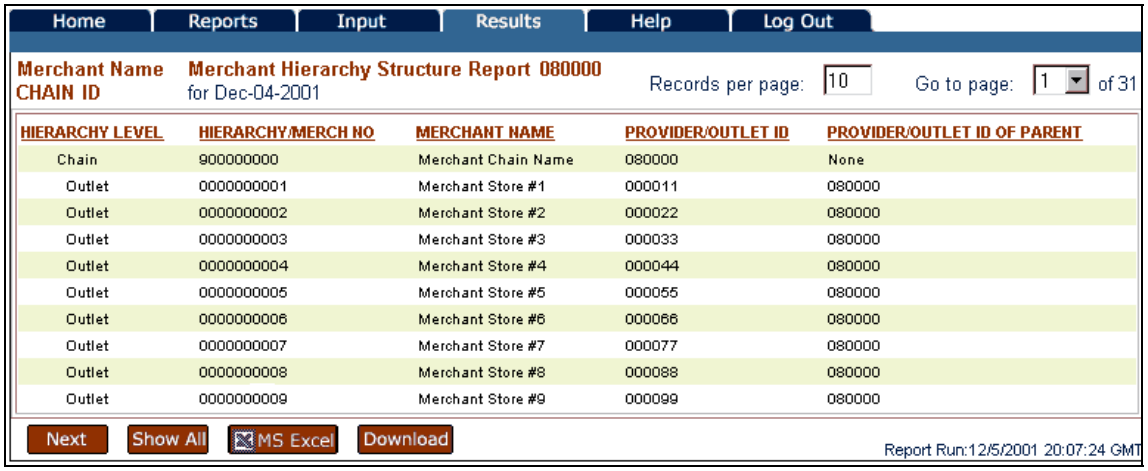
Hierarchy Structure

REPORT CATEGORY: Merchant Information

The Hierarchy Structure report provides information on the merchant's hierarchy levels along with corresponding hierarchy/merchant numbers, names, and provider/outlet ID's.

Each hierarchy level and merchant outlet are assigned a unique provider/outlet ID in Recon $olution. A user can access different hierarchy levels and their corresponding data by selecting the appropriate level in the Reports tab.

The Merchant Hierarchy Structure Report allows the user to easily view their hierarchy levels and corresponding provider/outlet ID's. This report can be exported to Excel or downloaded to a comma-delimited file.



The following table describes the fields displayed in the Hierarchy Structure report.

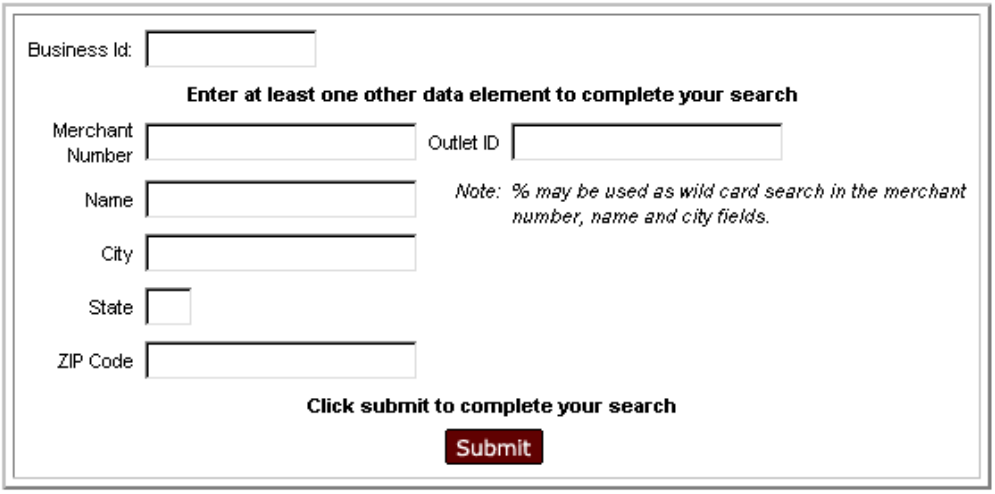
Field	Description
Hierarchy Level	Identifies the level of the hierarchy for the record. For example: Agent, Corporate, Chain, and Outlet.
Hierarchy/Merch No	This is the identifying number with Paymentech for a particular hierarchy level or merchant outlet.
Merchant Name	The name of that particular hierarchy level or merchant outlet.
Provider/Outlet ID	The 6-digit ID used to uniquely identify each level of the merchant's hierarchy. Provider ID represents any hierarchy level except outlet. Outlet ID represents the merchant outlet level.

Field	Description
Provider/Outlet ID of Parent	The 6-digit ID used to uniquely identify the level immediately above a particular hierarchy level or merchant outlet level. The highest hierarchy level will have "None" listed in this field, as this is the highest level the merchant can access.

Location Report

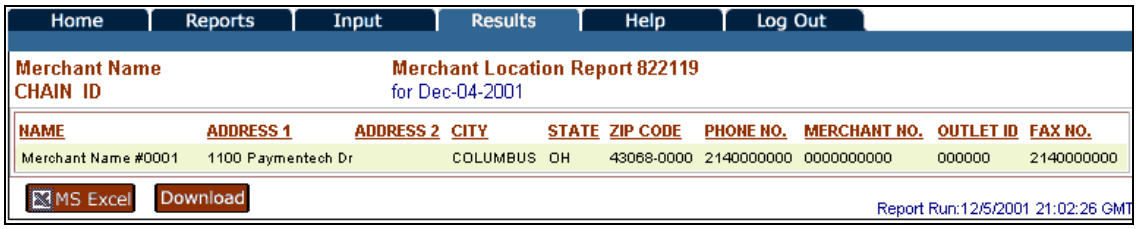
REPORT CATEGORY: Merchant Information

The Location Report provides detail information, such as address and phone number, for a particular merchant location.


Business Id:
Enter at least one other data element to complete your search
Merchant Number
Outlet ID
Name
Note: % may be used as wild card search in the merchant number, name and city fields.
City
State
ZIP Code
Click submit to complete your search
Submit

The following table describes the search criteria fields in the Location Report. You need to enter data in at least one of the fields before clicking the Submit button at the bottom of the screen.

Field	Description
Merchant Number	The merchant's identifying number with Paymentech.
Outlet ID	The 6-digit Provider/Outlet ID used to identify the level of the merchant hierarchy in Re$ource Online.
Name	The merchant's DBA name.
City	The city in which the merchant is located.
State	The state in which the merchant is located.
Zip Code	The zip code for the merchant location.



The following table describes the fields displayed in the Location report.

Field	Description
Name	The merchant's DBA name.
Address 1	The merchant's street address.
Address 2	Additional street address information if necessary.
City	The city of the merchant location.
State	The state of the merchant location.
Zip Code	The zip code of the merchant location.
Phone No.	The phone number of the merchant location.
Merchant No.	The merchant's identifying number with Paymentech.
Outlet ID	The 6-digit Provider/Outlet ID used to identify the level of the merchant hierarchy in Recon $olution.
Fax No.	The fax number of the merchant location.

Helpful Hint:

To include all merchant locations in your search, be sure that you are at your highest merchant level. The merchant location search is not bound by the date range selection.

"%" may be used as a wildcard search character in the Merchant Number, Name, and City fields.

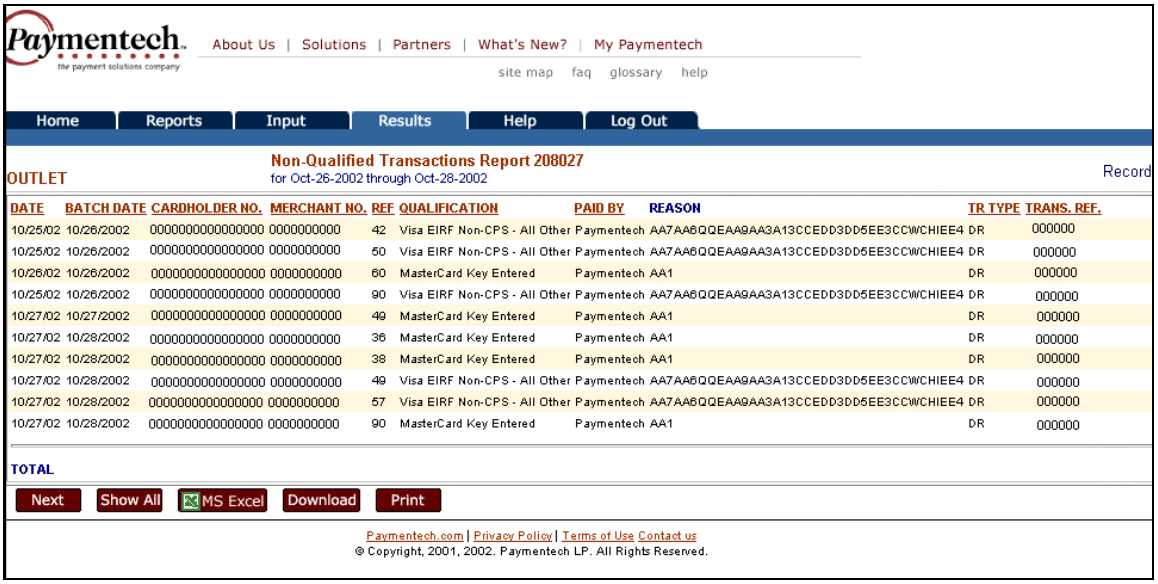
REPORT CATEGORY: Qualification Data

Non-Qualified Transactions

REPORT CATEGORY: Qualification Data

Non-qualified transactions have not met the card association's requirements for the best interchange rate. Any or all of the following may be true of a non-qualified transaction:

- The card was not swiped,
- The customer was not present at the time of the transaction,
- The card was not signed,
- The transaction was not authorized, or
- The transaction's batch was not settled within one day.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site map faq glossary help
Home Reports Input Results Help Log Out
OUTLET
Non-Qualified Transactions Report 208027
for Oct-26-2002 through Oct-28-2002
Record
DATE BATCH DATE CARDHOLDER NO. MERCHANT NO. REF QUALIFICATION PAID BY REASON TR TYPE TRANS. REF.
10/25/02 10/26/2002 0000000000000000 0000000000 42 Visa EIRF Non-CPS - All Other Paymentech AA7AA6QQEAA9AA3A13CCEDD3DD5EE3CCWCHIEE4 DR 000000
10/25/02 10/26/2002 0000000000000000 0000000000 50 Visa EIRF Non-CPS - All Other Paymentech AA7AA6QQEAA9AA3A13CCEDD3DD5EE3CCWCHIEE4 DR 000000
10/26/02 10/26/2002 0000000000000000 0000000000 60 MasterCard Key Entered Paymentech AA1 DR 000000
10/25/02 10/26/2002 0000000000000000 0000000000 90 Visa EIRF Non-CPS - All Other Paymentech AA7AA6QQEAA9AA3A13CCEDD3DD5EE3CCWCHIEE4 DR 000000
10/27/02 10/27/2002 0000000000000000 0000000000 49 MasterCard Key Entered Paymentech AA1 DR 000000
10/27/02 10/28/2002 0000000000000000 0000000000 36 MasterCard Key Entered Paymentech AA1 DR 000000
10/27/02 10/28/2002 0000000000000000 0000000000 38 MasterCard Key Entered Paymentech AA1 DR 000000
10/27/02 10/28/2002 0000000000000000 0000000000 49 Visa EIRF Non-CPS - All Other Paymentech AA7AA6QQEAA9AA3A13CCEDD3DD5EE3CCWCHIEE4 DR 000000
10/27/02 10/28/2002 0000000000000000 0000000000 57 Visa EIRF Non-CPS - All Other Paymentech AA7AA6QQEAA9AA3A13CCEDD3DD5EE3CCWCHIEE4 DR 000000
10/27/02 10/28/2002 0000000000000000 0000000000 90 MasterCard Key Entered Paymentech AA1 DR 000000
TOTAL
Next Show All MS Excel Download Print
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The following table describes the fields in the Non-Qualified Transactions report.

Field	Description
Date	The date the transaction occurred.
Batch Date	The date the batch was settled by the merchant.
Cardholder No	The cardholder's account number used in the transaction.
Merchant No.	The merchant's identifying number with Paymentech.
Reference	Sequential number assigned by Paymentech to each item in the batch.

Field	Description
Qualification	The level of interchange to which the transaction was downgraded.
Paid By	"Paymentech" if Paymentech pays the merchant for the transaction; "others" if paid by a third party.
Reason	Reason code(s) of why the transaction was downgraded to a higher interchange rate. Move the cursor over the reason code to view the corresponding description. See Qualification Downgrade Reason Codes (page 160) for more information.
Trans Type	The kind of transaction: **DR** for Debit, or **CR** for Credit.
Trans Ref.	The transaction reference number.
Key/Mag	The letter **K** indicates the transaction was hand-keyed into the POS device. The letter **M** indicates the magnetic stripe was read when the card was swiped through the POS device.
Auth Code	The authorization code issued by the card issuing institution for the transaction.
Reject Ind	The letter **Y** indicates this is a rejected transaction.
Amount	The dollar amount of the transaction.
Custom Data	A unique identifier inputted by the merchant that is captured with the transaction at the point-of-sale. This field accommodates up to 30 bytes of alpha/numeric data. This field will only display if the user customizes the preferences to display Custom Data in the User Preferences (page 83). The last row displays a summary total for the selected date range and merchant level.

Note:
The custom data field displays data only if the merchant meets the necessary requirements (page 148).

Helpful Hints:

- A transaction may downgrade for up to 15 different reasons. To view the corresponding description of a reason code, simply move the cursor over the reason code on the screen.
- Due to the "mouse over" functionality of the Reason field, this field cannot be sorted.

Related Topics:
Qualified Transactions (page 70)
Qualification Summary (page 68)

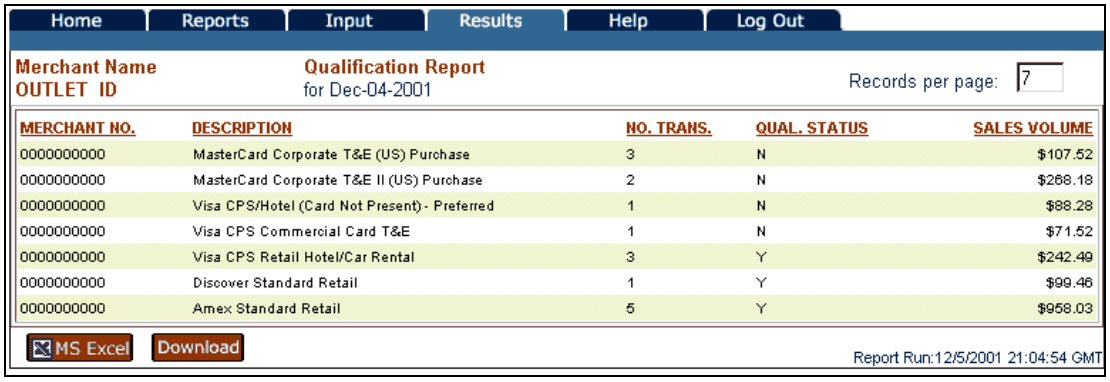
Qualification Summary

REPORT CATEGORY: Qualification Data

Recon $olution allows access to qualification information that summarizes a merchant's qualified and non-qualified transactions. A qualified transaction meets certain criteria set forth by the card associations that represent a lower risk of fraud. Criteria that play a part in transaction qualification include:

- The card is swiped,
- The customer is present at the time of the transaction,
- The card is signed,
- The transaction is authorized, and
- The transaction's batch is settled within one day.

The Qualification Report provides a summary of qualification information that helps you quickly pinpoint problems, such as employee training or equipment failure that may be causing excessive downgrades. The summary lists the selected merchant's sales dollar volume and number of transactions by card type and interchange level over the selected date range.


Home
Reports
Input
Results
Help
Log Out
Merchant Name
OUTLET ID
Qualification Report
for Dec-04-2001
Records per page: 7
MERCHANT NO. | DESCRIPTION | NO. TRANS. | QUAL. STATUS | SALES VOLUME
0000000000 | MasterCard Corporate T&E (US) Purchase | 3 | N | $107.52
0000000000 | MasterCard Corporate T&E II (US) Purchase | 2 | N | $268.18
0000000000 | Visa CPS/Hotel (Card Not Present) - Preferred | 1 | N | $88.28
0000000000 | Visa CPS Commercial Card T&E | 1 | N | $71.52
0000000000 | Visa CPS Retail Hotel/Car Rental | 3 | Y | $242.49
0000000000 | Discover Standard Retail | 1 | Y | $99.46
0000000000 | Amex Standard Retail | 5 | Y | $958.03
MS Excel
Download
Report Run:12/5/2001 21:04:54 GMT

The following table describes the fields in the Qualification Summary.

Field	Description
Merchant No.	The merchant's identifying number with Paymentech.
Description	The card type and the card association interchange program used for the transaction.
No. Trans.	Number of a merchant's transactions made with this card type that received this qualification status during the selected date range.
Qual. Status	Status of transactions: **N** = non-qualified; **Y** = qualified. A qualified transaction meets certain criteria that establishes a lower risk of fraud and qualifies for a lower interchange rate assessment.
Sales Volume	Total dollar amount of a merchant's transactions of this card type that received this qualification status for the selected date range.

Helpful Hints:
Since American Express, Diners Club, Discover, and JCB are usually paid by a third party, these transactions are categorized as "qualified."

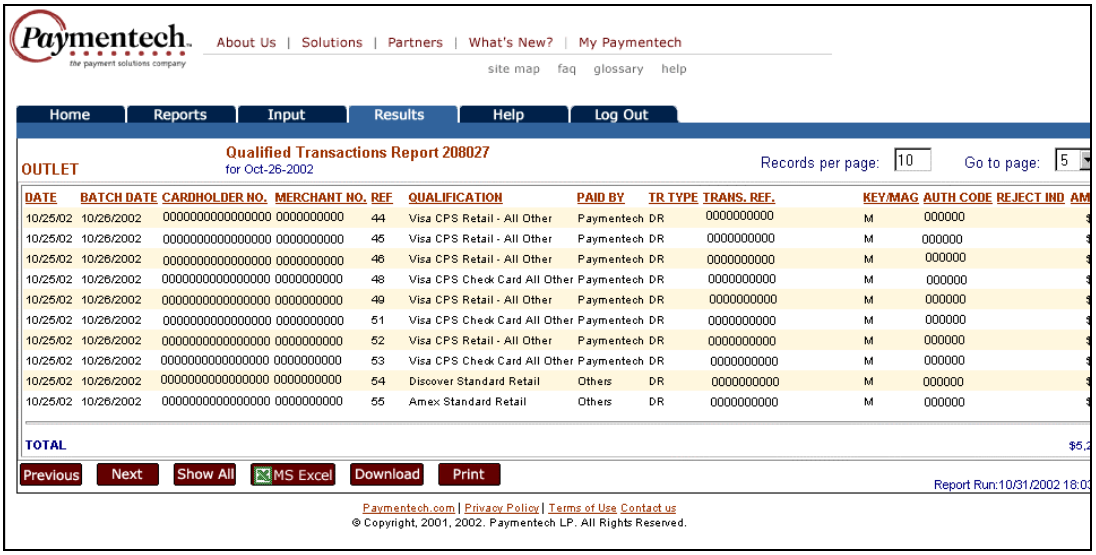
Related Topics:
Qualified Transactions (page 70)
Non-Qualified Transactions (page 66)

Qualified Transactions Report

REPORT CATEGORY: Qualification Data

Qualified transactions meet the card association's requirements for the best interchange rate. Criteria that play a part in transaction qualification include:

- The card is swiped,
- The customer is present at the time of the transaction,
- The card is signed,
- The transaction is authorized, and
- The transaction's batch is settled within one day.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site map faq glossary help
Home Reports Input Results Help Log Out
OUTLET
Qualified Transactions Report 208027
for Oct-26-2002
Records per page: 10
Go to page: 5
DATE BATCH DATE CARDHOLDER NO. MERCHANT NO. REF QUALIFICATION PAID BY TR TYPE TRANS. REF. KEY/MAG AUTH CODE REJECT IND AM
10/25/02 10/26/2002 0000000000000000 0000000000 44 Visa CPS Retail - All Other Paymentech DR 0000000000 M 000000
10/25/02 10/26/2002 0000000000000000 0000000000 45 Visa CPS Retail - All Other Paymentech DR 0000000000 M 000000
10/25/02 10/26/2002 0000000000000000 0000000000 46 Visa CPS Retail - All Other Paymentech DR 0000000000 M 000000
10/25/02 10/26/2002 0000000000000000 0000000000 48 Visa CPS Check Card All Other Paymentech DR 0000000000 M 000000
10/25/02 10/26/2002 0000000000000000 0000000000 49 Visa CPS Retail - All Other Paymentech DR 0000000000 M 000000
10/25/02 10/26/2002 0000000000000000 0000000000 51 Visa CPS Check Card All Other Paymentech DR 0000000000 M 000000
10/25/02 10/26/2002 0000000000000000 0000000000 52 Visa CPS Retail - All Other Paymentech DR 0000000000 M 000000
10/25/02 10/26/2002 0000000000000000 0000000000 53 Visa CPS Check Card All Other Paymentech DR 0000000000 M 000000
10/25/02 10/26/2002 0000000000000000 0000000000 54 Discover Standard Retail Others DR 0000000000 M 000000
10/25/02 10/26/2002 0000000000000000 0000000000 55 Amex Standard Retail Others DR 0000000000 M 000000
TOTAL
Previous Next Show All MS Excel Download Print
Report Run:10/31/2002 18:0
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The following table describes the fields in the Qualified Transactions Report:

Field	Description
Date	The date the transaction occurred.
Batch Date	The date the merchant settled the batch.
Cardholder No	The cardholder's account number used in the transaction.
Merchant No.	The merchant's identifying number with Paymentech.
Reference	Sequential number assigned by Paymentech to each item in the batch.
Qualification	The level of interchange at which the transaction qualified. A qualified transaction falls into the best level of interchange available for the specific merchant classification.
Paid By	"Paymentech" if Paymentech pays the Merchant for the transaction; "others" if paid by a third party.

Field	Description
Trans Type	The kind of transaction: `DR` for Debit, or `CR` for Credit.
Trans Ref.	The transaction reference number.
Key/Mag	The letter **K** indicates the transaction was hand-keyed into the POS device. The letter **M** indicates the magnetic stripe was read when the card was swiped through the POS device.
Auth Code	The authorization code issued by the card issuing institution for the transaction.
Reject Ind	The letter **Y** indicates this is a rejected transaction.
Amount	The dollar amount of the transaction.
Custom Data	A unique identifier inputted by the merchant that is captured with the transaction at the point-of-sale. This field accommodates up to 30 bytes of alpha/numeric data. This field will only display if the user customizes the preferences to display Custom Data in the User Preferences (page 83). The last row displays a summary total for the selected date range and merchant location.

Note:
The custom data field displays data only if the merchant meets the necessary requirements (page 148).

Helpful Hints:
Since American Express, Diners Club, Discover, and JCB are usually paid by a third party, these transactions are categorized as "qualified."

Related Topics:

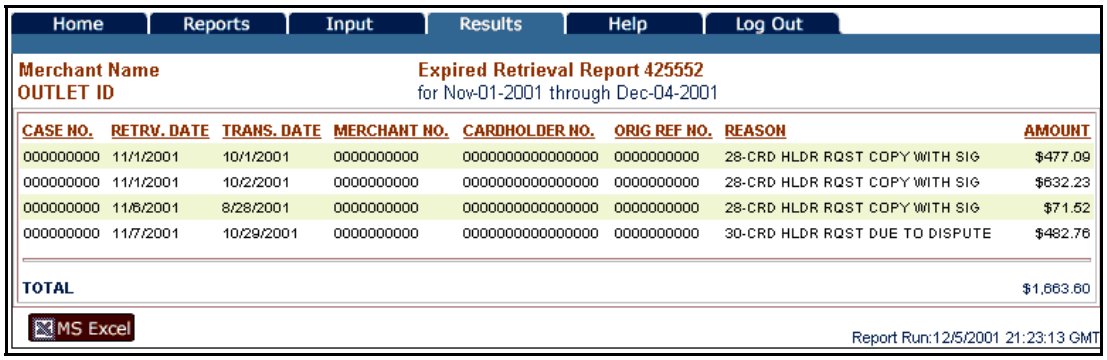
Non-Qualified Transactions (page 66)
Qualification Summary (page 68)

REPORT CATEGORY: Retrievals

Expired Retrievals

REPORT CATEGORY: Retrievals

Retrievals usually originate with the card-issuing institution when a customer questions a transaction on a bill or statement. The Expired Retrievals report lists each retrieval request that is still outstanding after 15 days from the original retrieval request date, and for which the requested sales draft information has not been received by Paymentech.



The following table describes the fields in the Expired Retrievals report.

Field	Description
Case No	The control number assigned to the retrieval request for tracking purposes. Use this number when communicating with Paymentech about this retrieval.
Retrv Date	The date the retrieval was initiated by the card issuing institution.
Trans Date	The date the original transaction occurred.
Merchant No	The merchant's identifying number with Paymentech.
Cardholder No	The card number used in the transaction.
Orig Ref No	A number assigned to the transaction when captured by the terminal.
Reason	The reason code and explanation for the retrieval. For a listing of Retrieval reason codes, see page 159.
Amount	The dollar amount of the retrieval. Negative amounts appear red with parentheses.

Custom Data	A unique identifier inputted by the merchant that is captured with the transaction at the point-of-sale. This field accommodates up to 30 bytes of alpha/numeric data. This field will only display if the user customizes the preferences to display Custom Data in the User Preferences (page 83). The last row displays a grand total of the expired retrievals for the selected date range and merchant location.

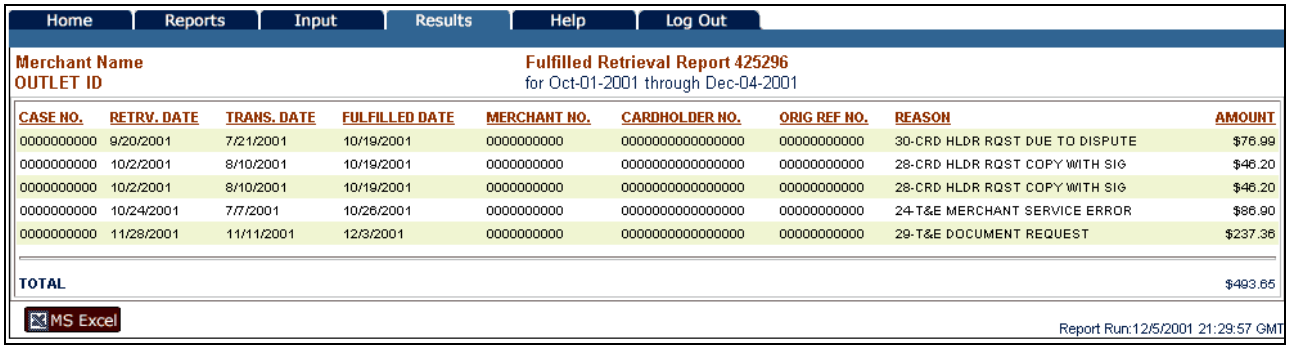
Note:
The custom data field displays data only if the merchant meets the necessary requirements (page 148).

Related Topics:
Outstanding Retrievals (page 76)
Fulfilled Retrievals (page 74)

Fulfilled Retrievals

REPORT CATEGORY: Retrievals

Retrievals usually originate with the card-issuing institution when a customer questions a transaction on a bill or statement. The Fulfilled Retrievals lists each retrieval request to which the merchant, or the merchant's agent, has responded with a copy of the original sales transaction documentation. Paymentech returns the fulfilled retrieval with accompanying documentation to the card-issuing institution. If the accompanying documents are not sufficient, and the cardholder still questions the transaction, the card-issuing institution may present a chargeback, a formal dispute of a transaction amount, to the processing institution.



The following table describes the fields in the Fulfilled Retrievals report.

Field	Description
Case No	The control number assigned to the retrieval for tracking purposes. Use this number when communicating with Paymentech about this retrieval.
Retrv Date	The date the retrieval was initiated by the card-issuing institution.
Trans Date	The date the original transaction occurred.
Fulfilled Date	The date Paymentech fulfilled the retrieval request.
Merchant No	The merchant's identifying number with Paymentech.
Cardholder No	The card number used in the transaction.
Orig Ref No	A number assigned to the transaction when captured by the terminal.
Reason	The reason code and explanation for the retrieval. For a listing of Retrieval reason codes, see page 159.
Amount	The dollar amount of the retrieval. Negative amounts appear in red with parentheses.

Field	Description
Custom Data	A unique identifier inputted by the merchant that is captured with the transaction at the point-of-sale. This field accommodates up to 30 bytes of alpha/numeric data. This field will only display if the user customizes the preferences to display Custom Data in the User Preferences (page 83). The last row displays a grand total of the fulfilled retrievals for the date range and merchant location selected.

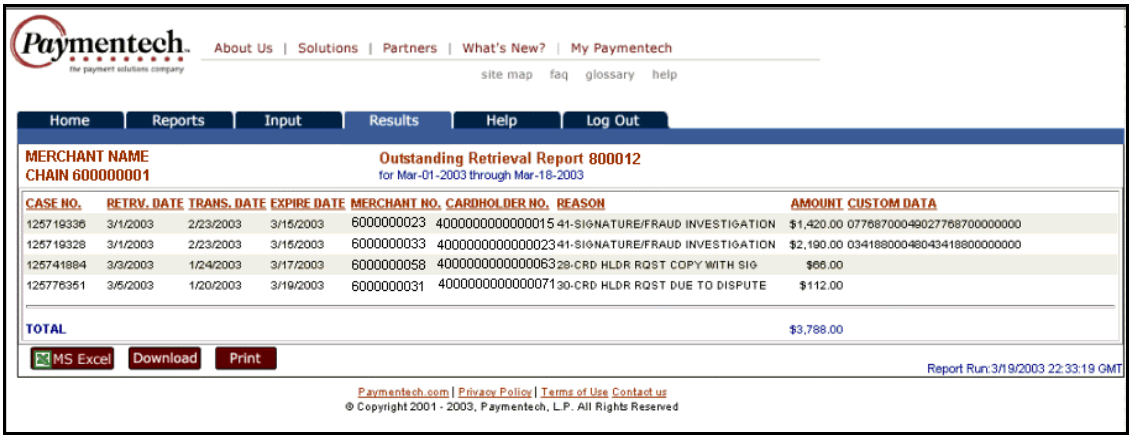
Note:
The custom data field displays data only if the merchant meets the necessary requirements (page 148).

Related Topics:
Outstanding Retrievals (page 76)
Expired Retrievals (page 72)

Outstanding Retrievals

REPORT CATEGORY: Retrievals

The Outstanding Retrievals report lists each retrieval request received by Paymentech that has not yet been fulfilled, and has an original retrieval request date of *less than* 15 days from the current date. The retrieval request asks the merchant to supply a copy of the sales receipt for the transaction. A request usually originates with the card-issuing institution when a customer questions a transaction on a bill.


Paymentech
About Us | Solutions | Partners | What's New? | My Paymentech
site map faq glossary help
Home Reports Input Results Help Log Out
MERCHANT NAME
CHAIN 600000001
Outstanding Retrieval Report 800012
for Mar-01-2003 through Mar-18-2003
CASE NO. RETRV. DATE TRANS. DATE EXPIRE DATE MERCHANT NO. CARDHOLDER NO. REASON AMOUNT CUSTOM DATA
125719336 3/1/2003 2/23/2003 3/15/2003 6000000023 4000000000000015 41-SIGNATURE/FRAUD INVESTIGATION $1,420.00 07768700049027768700000000
125719328 3/1/2003 2/23/2003 3/15/2003 6000000033 4000000000000023 41-SIGNATURE/FRAUD INVESTIGATION $2,190.00 03418800048043418800000000
125741884 3/3/2003 1/24/2003 3/17/2003 6000000058 4000000000000063 28-CRD HLDR RQST COPY WITH SIG $66.00
125776351 3/5/2003 1/20/2003 3/19/2003 6000000031 4000000000000071 30-CRD HLDR RQST DUE TO DISPUTE $112.00
TOTAL $3,788.00
MS Excel Download Print
Report Run:3/19/2003 22:33:19 GMT
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© Copyright 2001 - 2003, Paymentech, L.P. All Rights Reserved

The following table describes the fields in the Outstanding Retrievals report.

Field	Description
Case No	The control number assigned to the retrieval for tracking purposes. Use this number when communicating with Paymentech about this retrieval.
Retrv Date	The date the retrieval was initiated by the card issuing institution.
Trans Date	The date the original transaction occurred.
Expire Date	The date by which Paymentech needs to receive a copy of the requested sales draft.
Merchant No	The merchant's identifying number with Paymentech.
Cardholder No	The card number used in the transaction.
Orig Ref No	A number assigned to the transaction when captured by the terminal.
Reason	The reason code and explanation for the retrieval. For a listing of Retrieval reason codes, see page 159.
Amount	The dollar amount of the retrieval. Negative amounts appear in red with parentheses.

Field	Description
Custom Data	A unique identifier inputted by the merchant that is captured with the transaction at the point-of-sale. This field accommodates up to 30 bytes of alpha/numeric data. This field will only display if the user customizes the preferences to display Custom Data in the User Preferences (page 83). The last row displays a summary total for the selected date range and merchant location.

Note:
The custom data field displays data only if the merchant meets the necessary requirements (page 148).

Related Topics:
Fulfilled Retrievals (page 74)
Expired Retrievals (page 72)

REPORT CATEGORY: Statements

Statements

REPORT CATEGORY: Statements

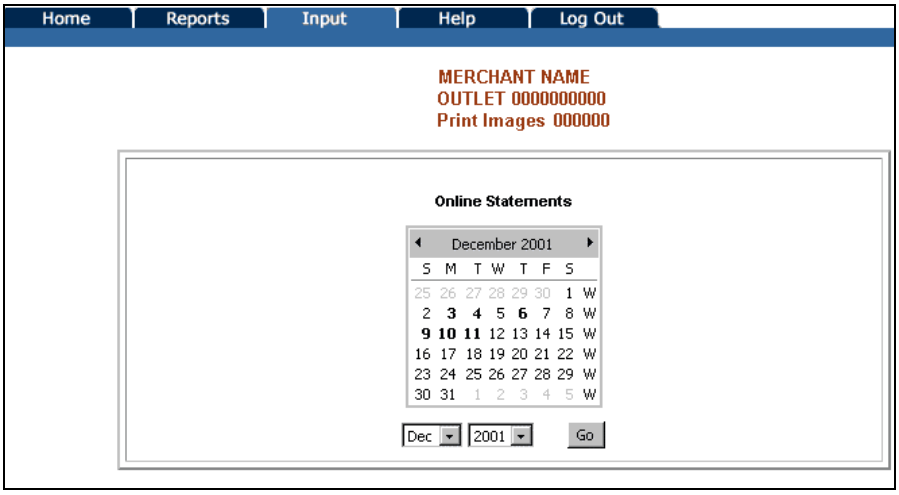
Recon $olution provides you with the convenience of viewing a print image of your statements online, so that waiting for the hard copy to arrive in the mail is no longer necessary. Statements are accessible only at a chain or merchant outlet level, and are available for viewing 4-5 days after the merchant's cycle period. For example, if a merchant cycles monthly on the last calendar of the month, the statement is typically available for viewing on the forth or fifth day of the following month.

Statement type (chain recap or merchant outlet) and frequency (monthly, weekly, daily or some custom defined schedule) are determined when the merchant is initially set up for processing on the Paymentech system.

To view a statement, the following is required:

- The user has selected a chain or merchant outlet level on the Reports Tab
- The user has selected a valid date on the calendar displayed on the Inputs Tab

If a statement is available for viewing for a particular chain or outlet, the appropriate day will appear in bold on the calendar in the Inputs Tab. For example, if a merchant cycles monthly on the last calendar of the month, the day that corresponds to the merchant's ending statement period will be bolded. Simply click on the day that is bolded and the online statement will display.



Helpful Hints:
If your Recon $olution logon provides you with access to a hierarchy level above a chain, be sure to change the level of the hierarchy you are viewing down to a chain or outlet level in order to have the appropriate access.

The online statement is a print image, which means the statement cannot be exported or manipulated in any way. The statement can be printed by clicking on the print button that appears above the statement.

Additional Features 4

User Preferences

User preferences provide you with the option and flexibility to customize how information is displayed in your Recon $olution reports. The functionality consists of two components:

- **Filtering** -- Allows you to display only those records that meet the criteria you specify.
- **Customize** – Allows you to specify which of the available fields to display in a particular report, what order the fields should display in, and in what order records should be sorted within the report. Also allows you to display the custom data field, if applicable.

The user preferences functionality modifies only the appearance of how data is displayed in your reports. It does not delete or alter the data in the Recon $olution databases.

Although user preferences allows you to tailor the look of your Recon $olution reports to meet your needs, care should be taken in specifying the filter criteria and specifying what data columns to display. Since data that is filtered out will not appear in your reports, you may be missing information that requires your immediate attention.

User preferences are specific to the user logon that makes the selections. This means that if your company has multiple logons for Recon $olution, only the logon under which the preferences were specified will the preferences apply. The report views displayed using the other Recon $olution logons will not be impacted. Keep in mind that if multiple users share the same logon, then all users will see the preferences that are applied. It is highly recommended that each user of the Recon $olution application have his own logon. Additional logons can be created using the Administration Module. For more information on the Administration Module, see page 93.

Note:
Custom data is a unique identifier input by the merchant that is captured with the transaction at the point of sale. This field accommodates up to 30 bytes of alpha/numeric data. The custom data field only displays data if the merchant meets the necessary requirements (page 148).

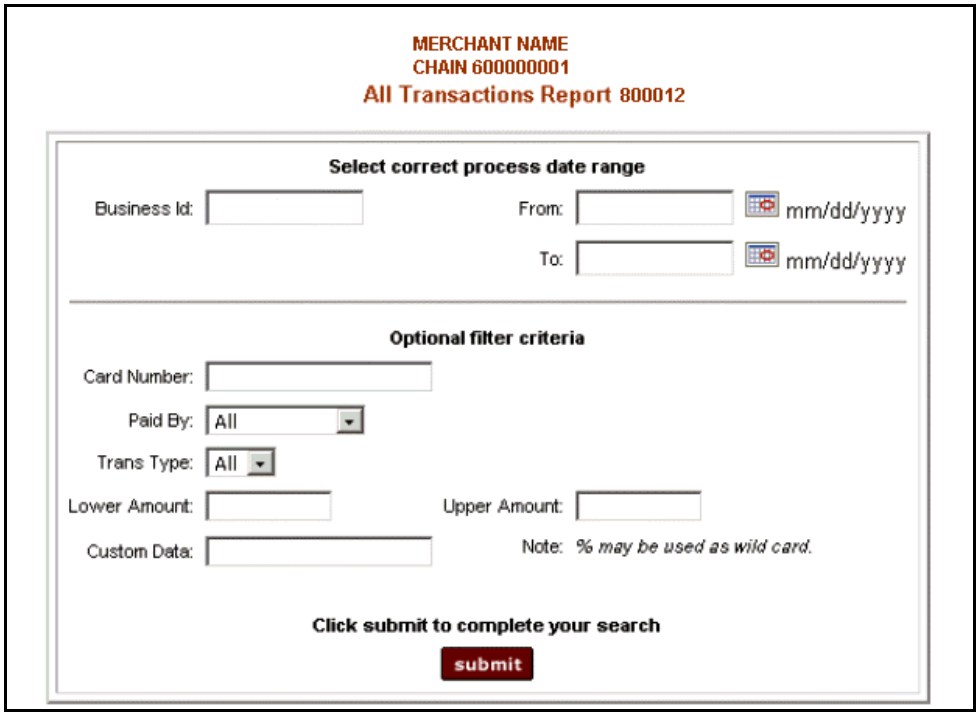
Filtering

To access filter criteria, select the appropriate report in Recon $olution. If filter criteria can be applied to a particular report, the Input Tab for that particular report will display a section labeled "Optional Filter Criteria". If no "Optional Filter Criteria" is displayed, then this means the user cannot apply filters to this report.

Filtering can be done on fields that contain numeric and alpha/numeric values.

To filter on numeric values such as transaction amounts and chargeback amounts, enter the desired lowest and/or highest values in the "Lower Amount" and "Upper Amount" fields.

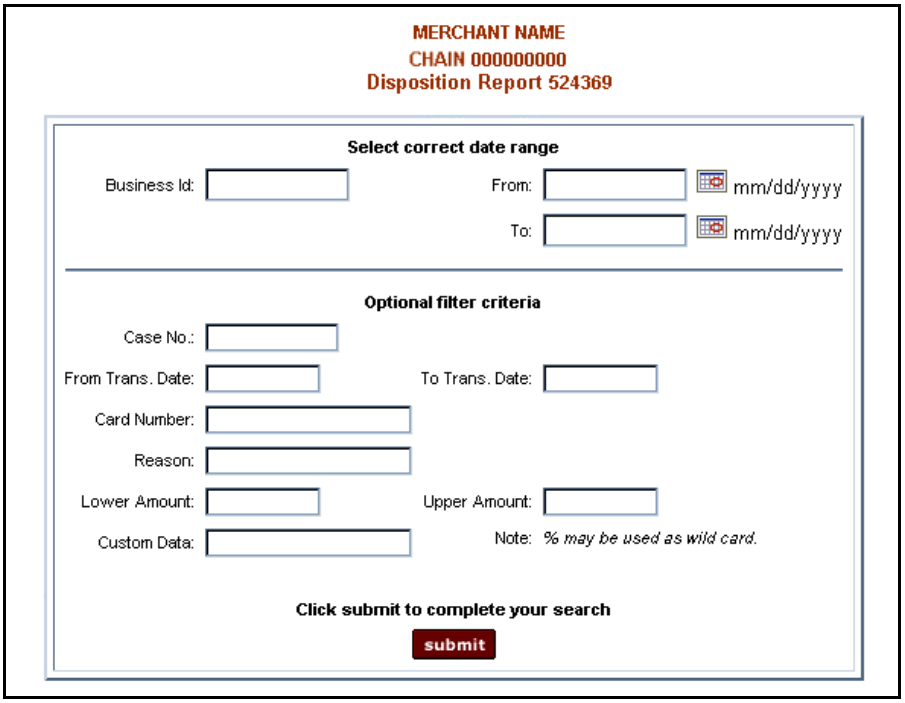
- If you enter a value only in the "Lower Amount" box, records greater than that amount will display.
- If you enter a value only in the "Upper Amount" box, records less than that amount will display.
- If you enter values in both the "Lower Amount" and "Upper Amount" boxes, then records greater than the lower amount but less than the upper amount will display.



To filter on alpha/numeric fields such as card numbers, case numbers, and reason codes, you may enter partial or complete data for your search criteria. For example, to display chargeback records with case number "12345678" in the Disposition Report, enter "12345678" in the case number filter box on the Input Tab. If you want to display all chargeback records in the Disposition Report that start with a case number of "12xxxxxxxx" in the Disposition Report, then you would enter "12" in the case number filter box on the Input Tab.

Some fields have a limited number of values from which to filter, and these have already been pre-populated in the filter box on the Input Tab. For example, the "Paid By" field values are either "Paymentech" or "Others". The options appearing in the "Paid By" filter box include "All" to view all records regardless of who funded them, "Paymentech" to display only those records funded by Paymentech, or "Others" to display only those records funded by other parties.

For the custom data field, the wild card character (%) may be used if you only have a portion of the custom data element. For example, if you want to display a record that starts with "IV52" for the custom data value, then you would enter "IV52%" in the custom data filed on the Input Tab.



Helpful Hints

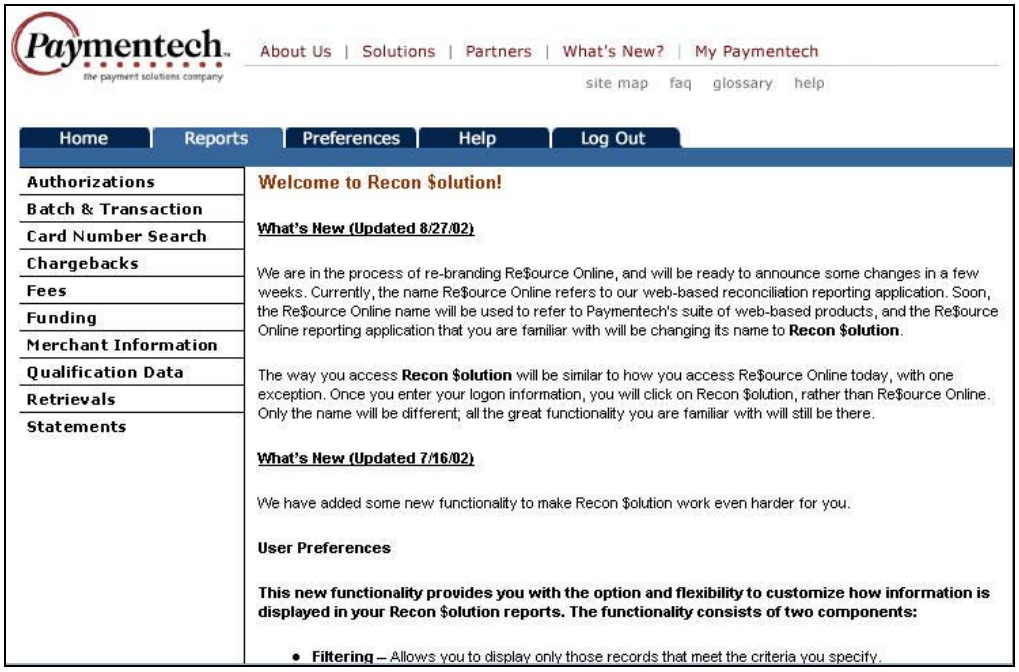
- Filtering is not an option on all Recon $olution reports. Only those reports that display "Optional Filter Criteria" on the Input Tab support filtering.
- Filter criteria selections cannot be saved, but can be re-entered at any time.
- Although filter criteria can be applied to the Batch Detail Report, the filters do not apply to the sub-reports that are created once you select a particular batch in the report and drill down to the transaction detail level.
- If you apply filters to a report and then print, export or download the record set, only the records meeting the specified filter criteria will be printed, exported or downloaded.

Customize

Customize allows you to change the appearance of the data displayed in the Recon $olution reports. You have the option to display a sub-set of the available columns in a report, change the order in which the columns display, and change the order of how records are sorted.

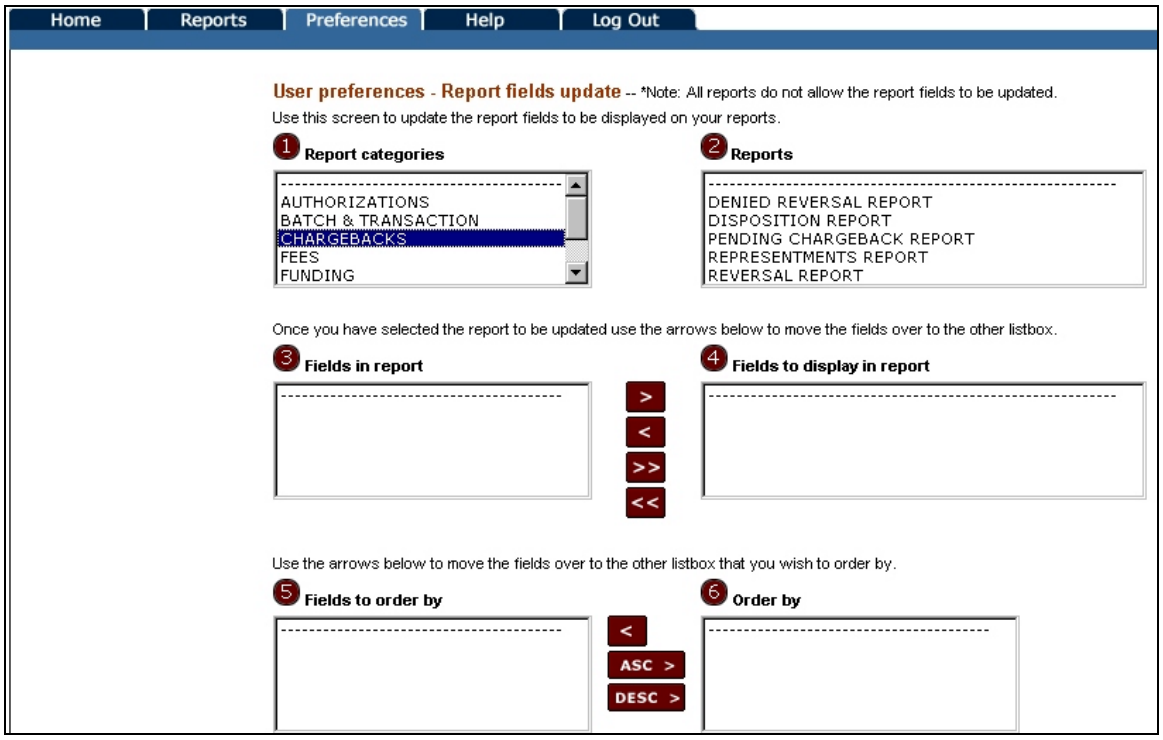
The Preferences Tab walks you through the easy steps to set and save user preferences for a particular report.

1. Click on the Preferences Tab.


Paymentech
the payment solutions company
About Us | Solutions | Partners | What's New? | My Paymentech
site map faq glossary help
Home
Reports
Preferences
Help
Log Out
Authorizations
Batch & Transaction
Card Number Search
Chargebacks
Fees
Funding
Merchant Information
Qualification Data
Retrievals
Statements
Welcome to Recon $olution!
What's New (Updated 8/27/02)
We are in the process of re-branding Re$ource Online, and will be ready to announce some changes in a few weeks. Currently, the name Re$ource Online refers to our web-based reconciliation reporting application. Soon, the Re$ource Online name will be used to refer to Paymentech's suite of web-based products, and the Re$ource Online reporting application that you are familiar with will be changing its name to Recon $olution.
The way you access Recon $olution will be similar to how you access Re$ource Online today, with one exception. Once you enter your logon information, you will click on Recon $olution, rather than Re$ource Online. Only the name will be different; all the great functionality you are familiar with will still be there.
What's New (Updated 7/16/02)
We have added some new functionality to make Recon $olution work even harder for you.
User Preferences
This new functionality provides you with the option and flexibility to customize how information is displayed in your Recon $olution reports. The functionality consists of two components:
Filtering – Allows you to display only those records that meet the criteria you specify.

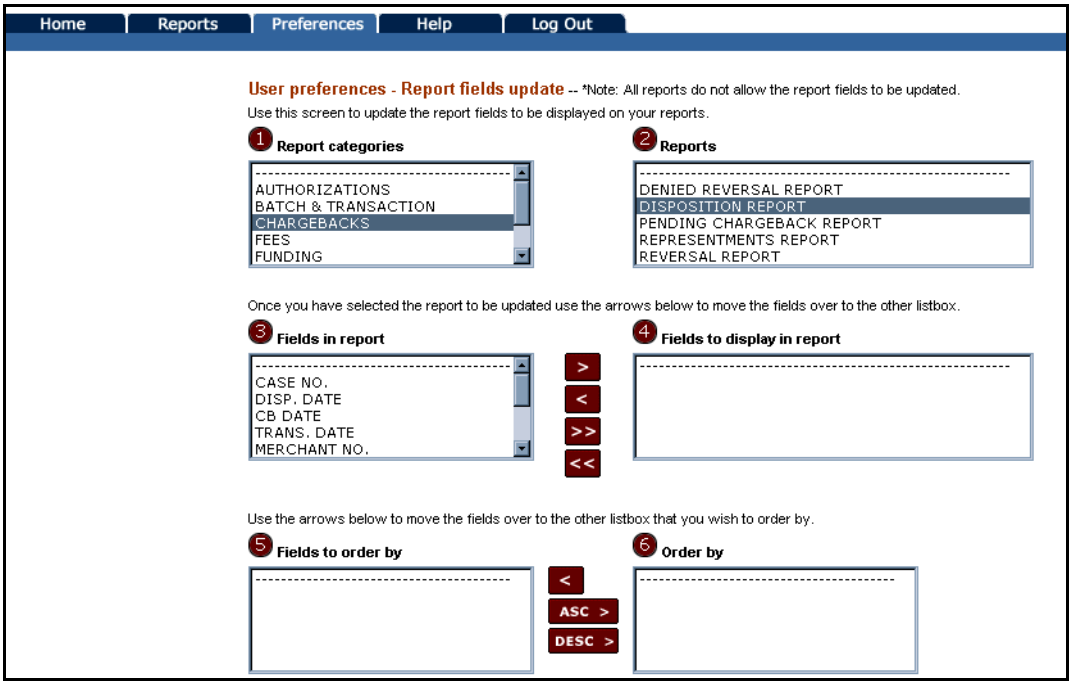
2. Highlight the appropriate report category in the #1 Report Categories box. Reports that are available in that category and may have preferences applied will automatically populate in the #2 Reports box.

   If a report category or a report name is not listed in box #1 or box #2, it means that user preferences cannot be applied to those particular reports.

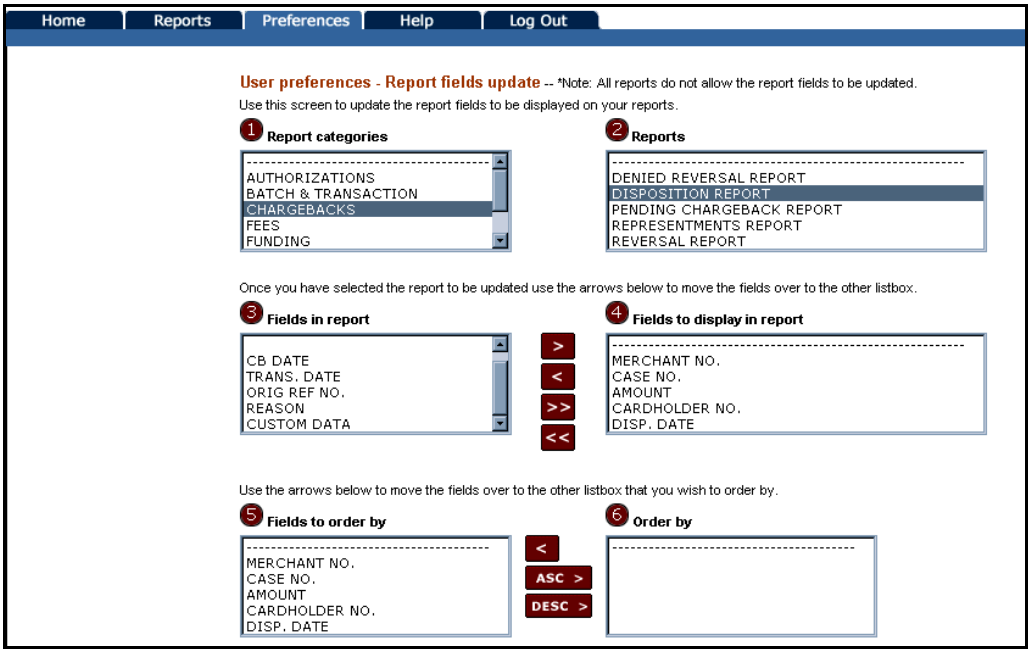

Home
Reports
Preferences
Help
Log Out
User preferences - Report fields update -- *Note: All reports do not allow the report fields to be updated.
Use this screen to update the report fields to be displayed on your reports.
1 Report categories
AUTHORIZATIONS
BATCH & TRANSACTION
CHARGEBACKS
FEES
FUNDING
2 Reports
DENIED REVERSAL REPORT
DISPOSITION REPORT
PENDING CHARGEBACK REPORT
REPRESENTMENTS REPORT
REVERSAL REPORT
Once you have selected the report to be updated use the arrows below to move the fields over to the other listbox.
3 Fields in report
4 Fields to display in report
>
<
>>
<<
Use the arrows below to move the fields over to the other listbox that you wish to order by.
5 Fields to order by
6 Order by
<
ASC >
DESC >

3. Highlight the appropriate report name in the #2 Reports box. Fields that are available in that report and may have user preferences applied will automatically populate in the #3 Fields in Reports box.

   If a field is not listed in box #3, it means the field is a required field and must be displayed in the report.


Home
Reports
Preferences
Help
Log Out
User preferences - Report fields update -- *Note: All reports do not allow the report fields to be updated.
Use this screen to update the report fields to be displayed on your reports.
1 Report categories
AUTHORIZATIONS
BATCH & TRANSACTION
CHARGEBACKS
FEES
FUNDING
2 Reports
DENIED REVERSAL REPORT
DISPOSITION REPORT
PENDING CHARGEBACK REPORT
REPRESENTMENTS REPORT
REVERSAL REPORT
Once you have selected the report to be updated use the arrows below to move the fields over to the other listbox.
3 Fields in report
CASE NO.
DISP. DATE
CB DATE
TRANS. DATE
MERCHANT NO.
>
<
>>
<<
4 Fields to display in report
Use the arrows below to move the fields over to the other listbox that you wish to order by.
5 Fields to order by
<
ASC >
DESC >
6 Order by

4. Select the fields you want to display by highlighting the field name in the #3 Fields in Reports box, and click on the button with the single greater than sign (Add). To display all the fields, click on the button with the double greater than sign (Add All). The selected fields will automatically populate the #4 Fields to Display box and the #5 Fields to Order By box.

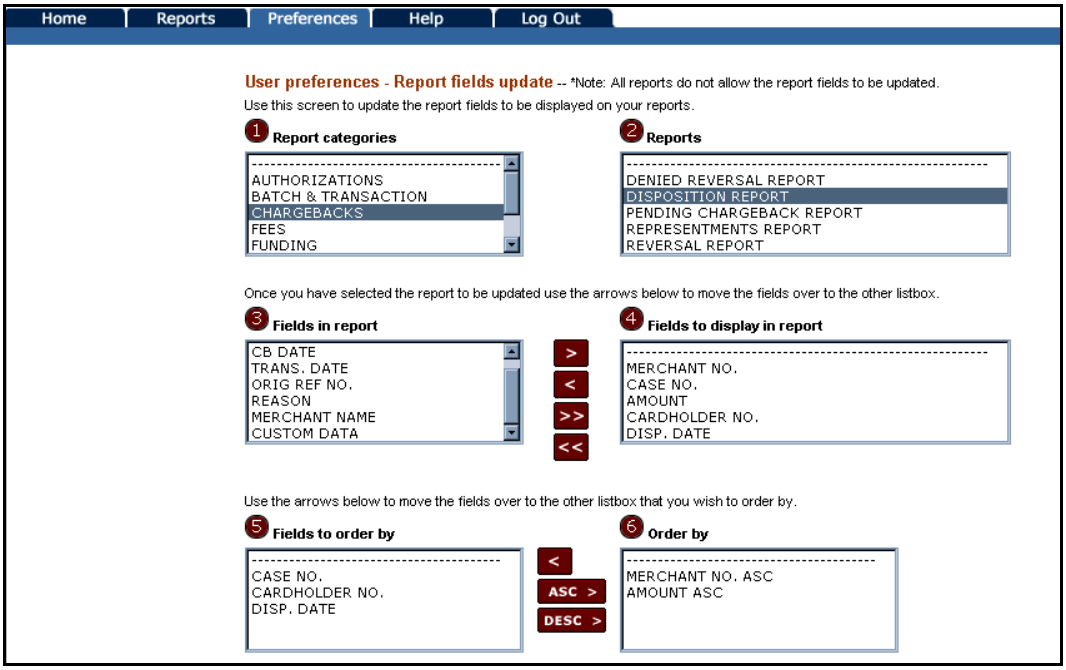


NOTE: The order in which you select your fields is the order in which the fields will display in the report from left to right. If there is a required field that must display in the report, this field will automatically display prior to your other selected fields.

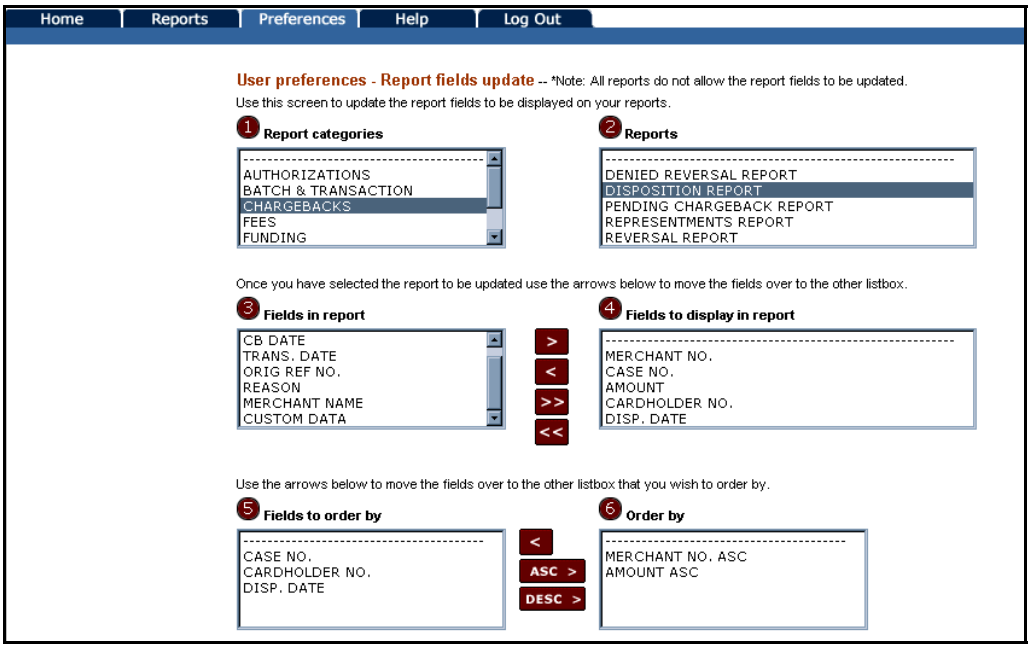
If you make a mistake in selecting which fields to display and in what order, simply click on the double less than sign (Delete All) which will delete the field names from the #4 Fields to Display in Report box and start over.

5. To specify the sorting order of how records will display in the report, highlight the primary sort field in the #5 Fields to Order By box, and then select either the ASC (Ascending Sort) button or the DESC (Descending Sort) button. The selected sort field is automatically populated in the #6 Order By box.

   Once you have selected the primary sort field, you may then select a secondary sort field by repeating the steps outlined above. A tertiary sort field may also be specified if desired.



6. When you are finished setting your user preferences for the report, click on the Finish button at the bottom of the screen. Doing so will save your preferences, and they will be applied to the appropriate report each time you access it.



7. Access the appropriate Recon $olution report as you normally do by clicking on the Reports Tab and making the appropriate selections.

Helpful Hints

- Preferences are not an option for all Recon $olution reports.
- Preferences are set and saved on a report by report basis. Once you have set the preferences for a particular report, click on the Finish button to save your preferences for that report, and start the process over with the next report.
- Once preferences for a report are saved by clicking on the Finish button on the preferences tab, they remain in effect until they are deleted, even if you log out of the Recon $olution application.
- To determine if you have preferences saved for a particular report, select the Preferences Tab, select the appropriate report category in box #1 and the appropriate report name in box #2. If fields automatically populate in boxes #3 - #6, then preferences are in effect.
- To delete preferences, select the Preferences Tab, select the appropriate report category in box #1 and the appropriate report name in box #2. Click on the double less than button (Delete All) between box #3 and #4. Then click on the Finish button to save your updates.
- Although preferences can be applied to the Batch Detail Report, the preferences do not apply to the sub-reports that are created once you select a particular batch and drill down to the transaction detail level.
- The Batch Detail Report contains a required field, which is the Batch ID column. You will notice this field name is not listed as an optional field on the Preferences Tab.
- If you apply preferences to a report and then print, export or download the report, only the columns you selected when the preferences were set will print, export or download.

Custom Hierarchy

Custom hierarchy functionality provides the option and flexibility to define "reporting groups" so that you can view data for your organization that best suits your needs. These reporting groups impact only how your data is displayed in Recon $olution, and is completely independent of the hierarchy structure used to setup your organization on the Paymentech platform. The reporting group concept allows the Re$ource Online Recon $olution logons to reflect the following scenarios:

- Create a logon at the merchant outlet level so that data only for that location is viewable.
- Create a logon for a group of merchants, even if they are not related by hierarchy chaining logic.
- Create a logon for a subset of merchants that are related by hierarchy chaining logic. For example, a merchant has a corporate office with 85 locations, but needs to be able to view data for only 10 of those locations.

Setup and maintenance of the custom hierarchy structure are managed by Paymentech. If merchant locations are added, deleted or changed once the initial custom structure is designed, Paymentech needs to be notified to update the custom setup accordingly.

Although custom hierarchy functionality allows you to tailor how you view data for your organization in Recon $olution, care needs to be taken in the initial planning stages to determine the best way for the custom structure to be defined so that future growth and changes can be accommodated.

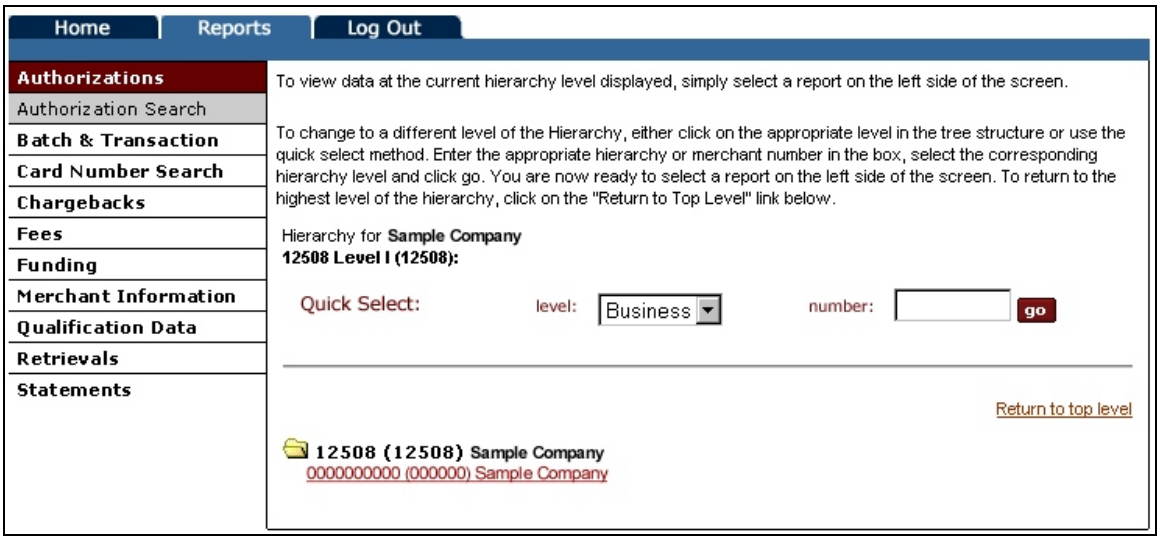
Up to three levels can be defined in the custom hierarchy structure:

- Level I is the highest level in the structure.
- Level II is the level below Level I in the structure.
- Level III is the lowest level in the structure.

If you are interested in using the Custom Hierarchy functionality, contact your Paymentech representative for more information.

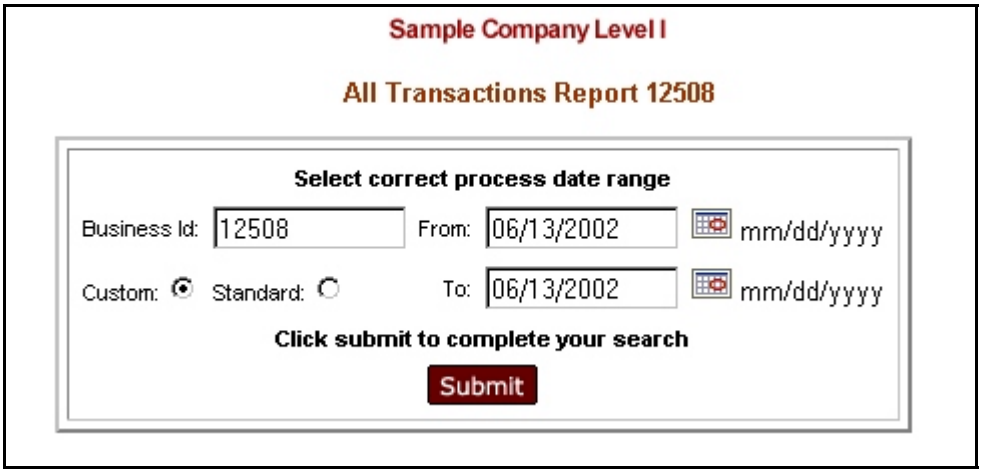
You will notice 2 changes in Recon $olution when using a custom hierarchy logon:

1. When you access the Reports tab and select a report, you will notice your custom hierarchy structure reflects Level I, Level II (if applicable) and Level III (if applicable).


Home
Reports
Log Out
Authorizations
Authorization Search
Batch & Transaction
Card Number Search
Chargebacks
Fees
Funding
Merchant Information
Qualification Data
Retrievals
Statements
To view data at the current hierarchy level displayed, simply select a report on the left side of the screen.
To change to a different level of the Hierarchy, either click on the appropriate level in the tree structure or use the quick select method. Enter the appropriate hierarchy or merchant number in the box, select the corresponding hierarchy level and click go. You are now ready to select a report on the left side of the screen. To return to the highest level of the hierarchy, click on the "Return to Top Level" link below.
Hierarchy for Sample Company
12508 Level I (12508):
Quick Select:
level:
Business
number:
go
Return to top level
12508 (12508) Sample Company
0000000000 (000000) Sample Company

2. When you access the Input tab, you will notice 2 radio buttons, one indicating "Custom" and one indicating "Standard". The "Custom" radio button is the automatic default for all reports you access. If you select "Standard" in error, you will receive an error message that you have entered an invalid business ID.

   The only time it would be necessary to select "Standard" is if you have a logical hierarchy chaining unit as part of your custom hierarchy structure, and you wish to view data just for that logical hierarchy unit.



Helpful Hints:

- In addition to logons that reflect a custom hierarchy setup, you can also have a Re$ource Online Recon $olution logon that reflects the hierarchy structure of how your organization is setup on the Paymentech platform.

- Three levels can be defined in the custom hierarchy structure.

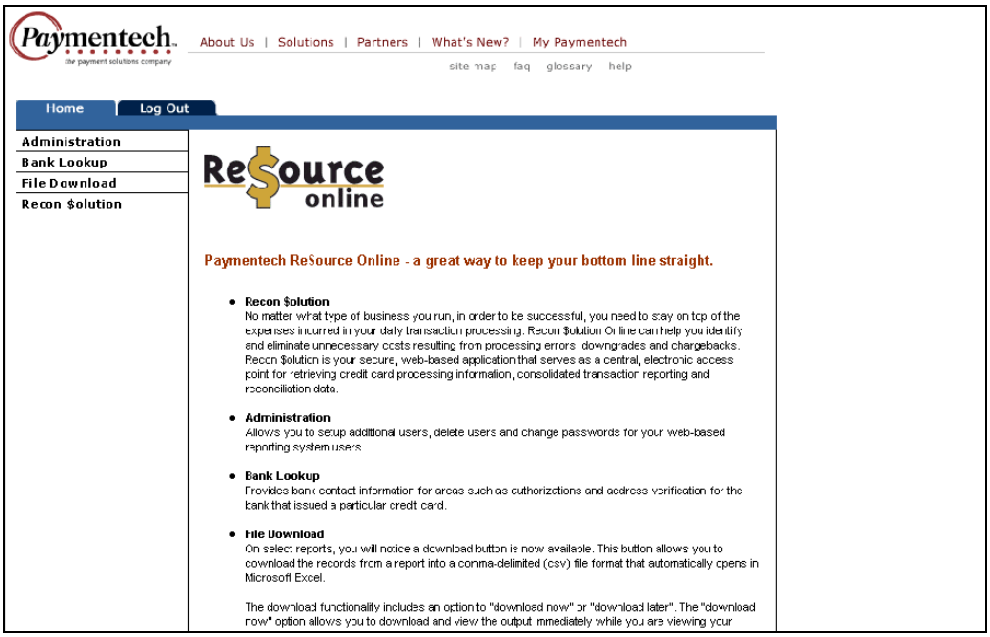
- If changes to your custom hierarchy occur, it may no longer be possible to compare data from 1 month to the next.

- Custom hierarchy functionality does not work in the optional Re$pond module. Re$pond can only be accessed by using a Re$ource Online Recon $olution logon that reflects the hierarchy structure used to setup your organization on the Paymentech platform.

- Access to Online Statements may be impacted by the custom hierarchy functionality. Keep in mind that online statements are accessible only at the chain and outlet levels.

Accessing Re$ource Online's Additional Features

Access to Recon $olution also provides you access to additional functionality to assist you with your online reporting needs. You can access these features from the Re$ource Online's "Home" tab.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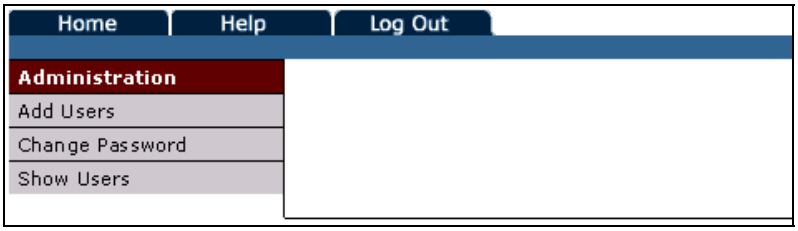
Home
Log Out
Administration
Bank Lookup
File Download
Recon $olution
Re$ource online
Paymentech ReSource Online - a great way to keep your bottom line straight.
Recon $olution
No matter what type of business you run, in order to be successful, you need to stay on top of the expenses incurred in your daily transaction processing. Recon $olution Online can help you identify and eliminate unnecessary costs resulting from processing errors downgrades and chargebacks. Recon $olution is your secure, web-based application that serves as a central, electronic access point for retrieving credit card processing information, consolidated transaction reporting and reconciliation data.
Administration
Allows you to setup additional users, delete users and change passwords for your web-based reporting system users.
Bank Lookup
Provides bank contact information for areas such as authorizations and address verification for the bank that issued a particular credit card.
File Download
On select reports, you will notice a download button is now available. This button allows you to download the records from a report into a comma-delimited (csv) file format that automatically opens in Microsoft Excel.
The download functionality includes an option to "download now" or "download later". The "download now" option allows you to download and view the output immediately while you are viewing your

Click on the features you need in the left-hand column to access them.

Using Re$ource Online's Administration Module

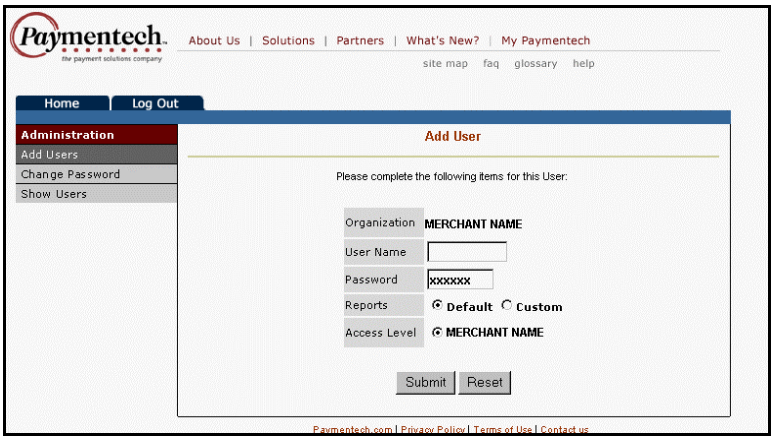
This module allows the owner of the Re$ource Online "Admin" logon to set up additional users, delete users and change or reset passwords.

To access the Administration Module, click on "Administration" on the Re$ource Online home page.

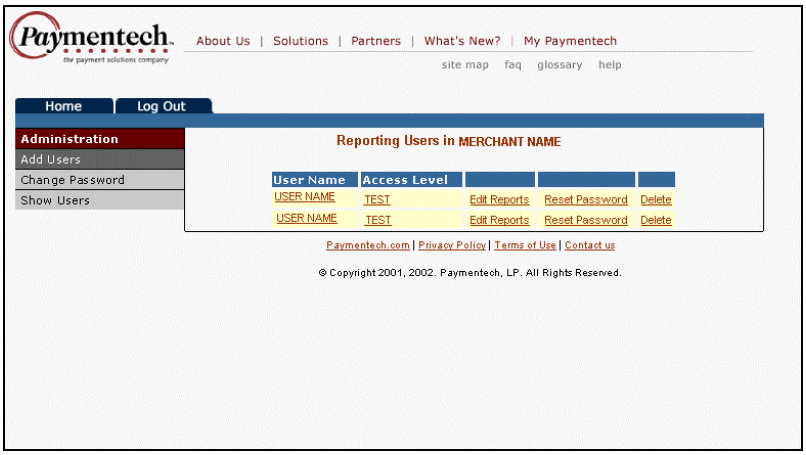


Three options are available:

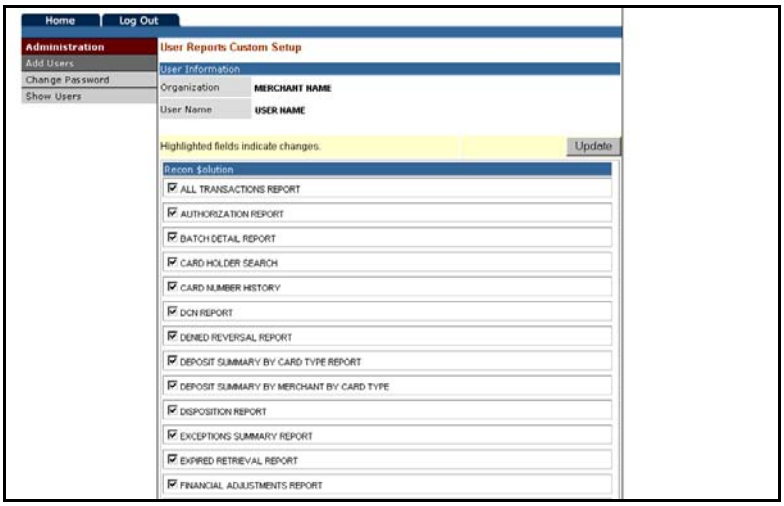
Add Users



- Click “Add Users” to create additional user setups for Re$ource Online Recon $olution.
- Each additional user setup has the same hierarchy/access level as the Re$ource Online Recon $olution "Admin" logon.
- The additional user setups can have access to all the reports the “admin” logon has access to, or any combination of reports. You have the option to grant access at a report level.
- The organization name will automatically display and reflects the organization name assigned by Paymentech for your Re$ource Online Recon $olution logon.
- Enter the desired user name, up to 10 alphanumeric characters.
- The password will be automatically populated with a randomly generated 6-digit number. This password can be reset if necessary.
- Write down the organization name, user name and password and click Submit.

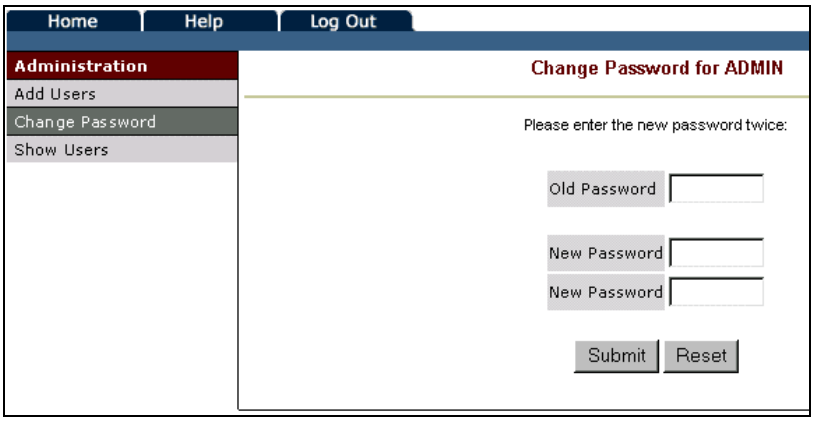


- The Reporting Users screen appears.
- If the new setup is to have access to the same reports as the "admin" logon, no additional action is necessary. Simply click on the Home tab to return to the Recon $olution application or click on the Logout tab to exit Re$ource Online.
- To change the reports the new setup has access to, click on "Edit Reports" for the appropriate user name.



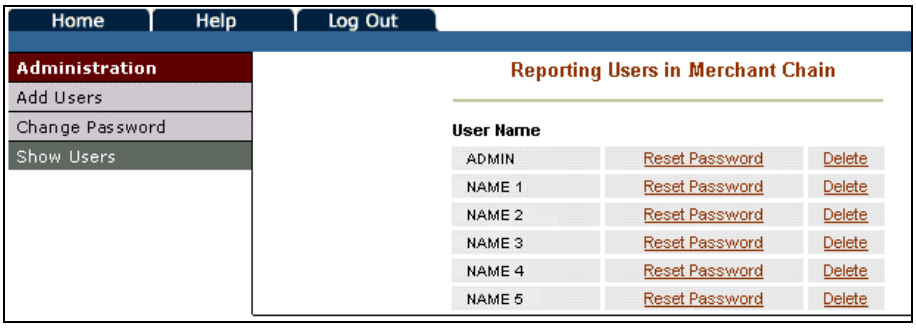
- A check mark next to a report name indicates the user has access to that report. To remove access to a particular report, simply uncheck the box. Make all your selections, then click on the Update button to save your selections.

Change Password



- Click here to change the password for the Re$ource Online Admin logon.
- Enter old password and new password twice and click Submit.
- The password is case sensitive. It can be a minimum of 6 and a maximum of 8 alphanumeric characters long.

Show Users

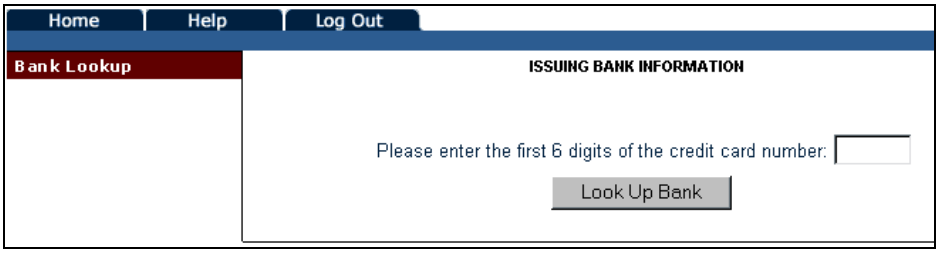


- Click here to view a listing of user names that exist for your Re$ource Online organization name.
- This area also allows you to delete a user setup (click on Delete) or to reset the password for a user setup (click on Reset Password).

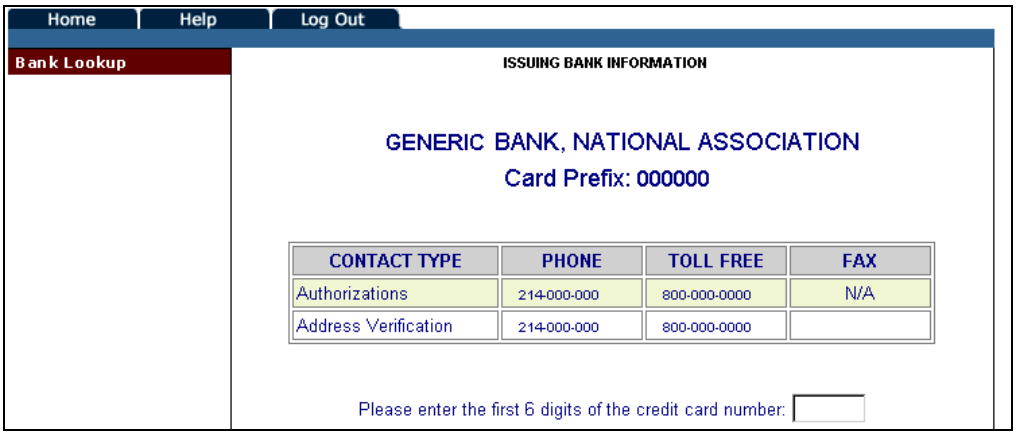
Using Re$ource Online's Bank Lookup Module

This module allows you look up bank contact information for the issuer of a particular credit card that may be useful in the research on retrievals and chargebacks.

To access the Bank Lookup Module, click on "Bank Lookup" on the Re$ource Online Home page. Enter the first 6 digits of the card number and click Look Up Bank.



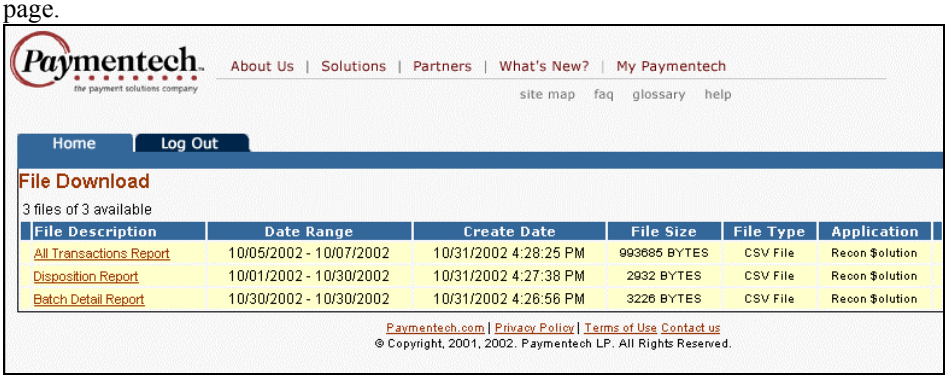
The name of the bank or entity that issued that particular card will be displayed, along with a phone number for such areas as Authorizations and Address Verification.



Using Re$ource Online's File Download Module

This module allows you to view the output of the Recon $olution reports that you download, either via the "download now" or "download later" option.

To access the File Download module, click on "File Download" on the Re$ource Online Home page.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Log Out
File Download
3 files of 3 available
File Description | Date Range | Create Date | File Size | File Type | Application
All Transactions Report | 10/05/2002 - 10/07/2002 | 10/31/2002 4:28:25 PM | 993685 BYTES | CSV File | Recon $olution
Disposition Report | 10/01/2002 - 10/30/2002 | 10/31/2002 4:27:38 PM | 2932 BYTES | CSV File | Recon $olution
Batch Detail Report | 10/30/2002 - 10/30/2002 | 10/31/2002 4:26:56 PM | 3226 BYTES | CSV File | Recon $olution
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If files are available for viewing, they will be listed by report name. To complete the download process, click on the report name.

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1. Click on "Click here to download your 'report name'".
2. "File Download" window appears. Select "Save this file to disk" option.
3. Select the appropriate folder and enter the file name.
4. The file will be automatically saved as a comma separated values (.csv) file.
5. When the download is complete, the "Download Complete Window" appears. To view the file immediately, click open.
6. The document opens automatically in Excel. It may be necessary to reformat columns as desired.

NOTE: For reports that contain merchant numbers with significant leading 0's, it will be necessary to use the Excel Import Wizard to maintain these leading 0's:

1. Follow steps 1-4 above.
2. Open Excel and select "New Spreadsheet".
3. Select "Data", then "Get External Data", then "Import Text File."
4. Select the appropriate file name.

5. Select “delimited” as the original data type and “comma” as the delimiter.
6. To maintain leading 0’s change the column data format for the appropriate field to “text”.

NOTE:
Once you have downloaded a report, it remains in the File Download area for 24 hours, at which time the report entry and file will be deleted. If you need to download the file again, simply download the report again.

5

Optional Modules

Deci$ionable Data

Recon $olution's Deci$ionable Data Module consists of 3 monthly reports that provide you with information to help you identify locations within your organization that may not be running as efficiently as possible, and ultimately costing your organization more money.

Paymentech has identified 3 areas that should be monitored on a regular basis to ensure your organization is operating as efficiently as possible when it comes to payment processing. These areas are:

- Transaction Qualification
- Chargebacks and Retrievals
- Credits Without Offsetting Debits

Our Deci$ionable Data module empowers you with the information you need to quickly identify locations that are:

- Processing transactions that are not qualifying at the best interchange rate possible
- Experiencing a high quantity and/or dollar amount of retrievals and chargebacks
- Issuing credits without offsetting debits, indicating the possibility of fraud.

We have culled through the appropriate data types for all the locations in your organization, and have created 3 reports, that a glance, pinpoint locations that may be experiencing issues. A scoring model is applied in each of the 3 reports to create a relative scale, and a score is provided for each location within your organization. We identify the 10 locations that need the most immediate attention. You can then drill down to the underlying detail for more information and to help you pinpoint what the exact issues are at the individual locations.

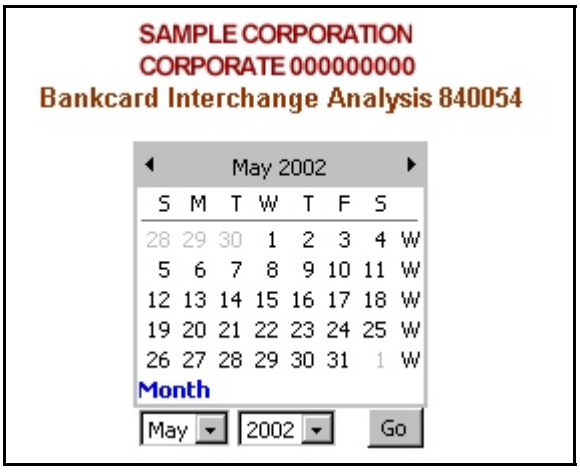
Access to the Deci$ionable Data module is subscriber-based. You may subscribe to one, two or all three of the Deci$ionable Data reports. If you need additional information, contact your Paymentech representative.

Bankcard Interchange Report

The Bankcard Interchange report identifies locations within your organization with the lowest percentage of bankcard transactions that are qualifying for the best interchange rate. When transactions don't qualify for the best available rate, your organization pays more to process that transaction. Problems in this area may indicate equipment failure or that additional training of your employees is needed.

To access the Bankcard Interchange report:

1. Click on the Deci$ionable Data report category
2. Click on the Bankcard Interchange report.
3. On the Input Tab, a calendar for the current month will appear. Select the appropriate month for the data that you wish to view. If a report is available for that month, the word "month" will appear in bold at the bottom of the calendar. Simply click on the word "month" and the report will display.

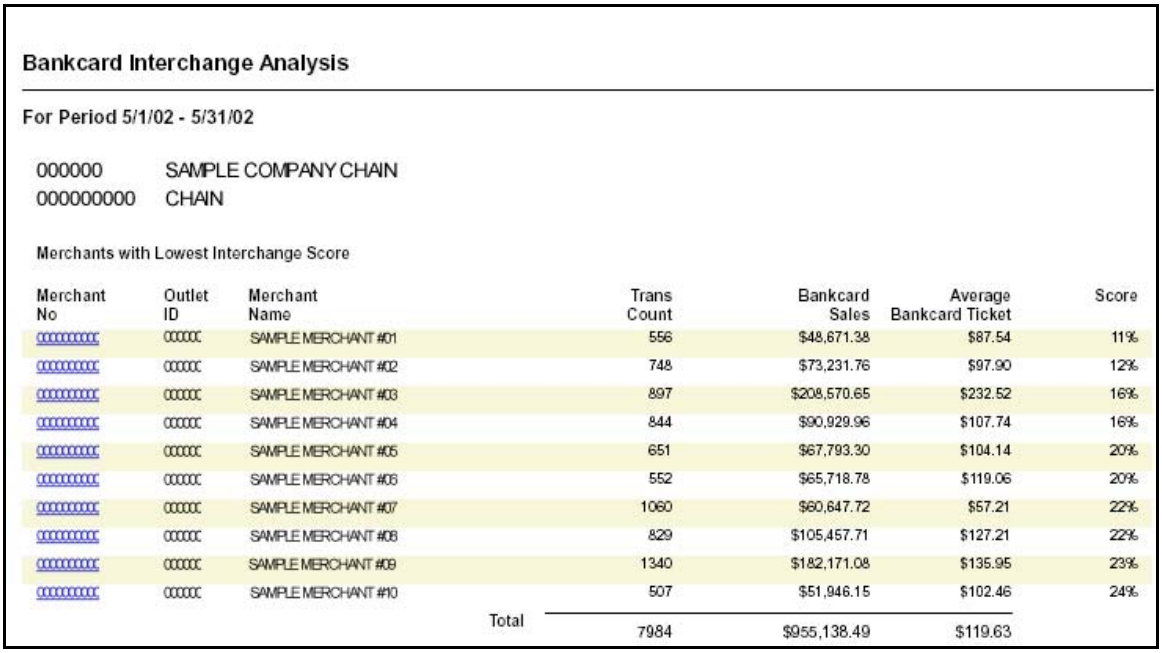


The Bankcard Interchange report consists of two sections:

- **Summary Section**
  - Displays the10 locations within your organization with the lowest percentage of bankcard transactions that are qualifying for the best interchange rate. **The lower the score, the higher the number of non-qualified transactions that particular location is processing**.
  - Displays rankings for all locations within your organization.

- **Detail Section**
  - Simply click on the underlined merchant number in the summary section to view detailed information on how many transactions are not qualifying and why they are not qualifying.

Summary Section



Bankcard Interchange Analysis

For Period 5/1/02 - 5/31/02

000000 SAMPLE COMPANY CHAIN
000000000 CHAIN

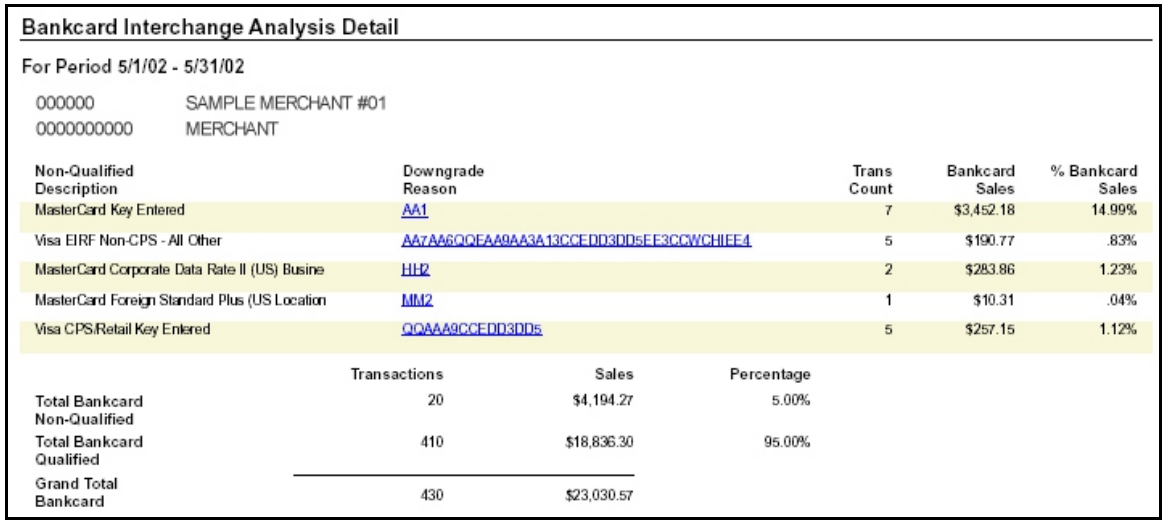
Merchants with Lowest Interchange Score

Merchant No	Outlet ID	Merchant Name	Trans Count	Bankcard Sales	Average Bankcard Ticket	Score
[illegible]	[illegible]	SAMPLE MERCHANT #01	556	$48,671.38	$87.54	11%
[illegible]	[illegible]	SAMPLE MERCHANT #02	748	$73,231.76	$97.90	12%
[illegible]	[illegible]	SAMPLE MERCHANT #03	897	$208,570.65	$232.52	16%
[illegible]	[illegible]	SAMPLE MERCHANT #04	844	$90,929.96	$107.74	16%
[illegible]	[illegible]	SAMPLE MERCHANT #05	651	$67,793.30	$104.14	20%
[illegible]	[illegible]	SAMPLE MERCHANT #06	552	$65,718.78	$119.06	20%
[illegible]	[illegible]	SAMPLE MERCHANT #07	1060	$60,647.72	$57.21	22%
[illegible]	[illegible]	SAMPLE MERCHANT #08	829	$105,457.71	$127.21	22%
[illegible]	[illegible]	SAMPLE MERCHANT #09	1340	$182,171.08	$135.95	23%
[illegible]	[illegible]	SAMPLE MERCHANT #10	507	$51,946.15	$102.46	24%
		Total	7984	$955,138.49	$119.63	

Fields in the summary section are as follows:

Field	Description
Merchant No	The merchant's identifying number with Paymentech.
Outlet ID	The 6 digit ID that uniquely identifies the merchant outlet.
Merchant Name	The name of the merchant.
Trans Count	The number of bankcard transactions (Visa and MasterCard) for the defined time period.
Bankcard Sales	The dollar amount of the bankcard transactions for the defined time period.
Average Bankcard Ticket	The average dollar amount of the bankcard transaction for that merchant location for the defined time period.
Score	The percentage of qualified transactions for the merchant location. The calculation is: (total number of qualified bankcard transactions/ total number of bankcard transactions).

Detail Section



Bankcard Interchange Analysis Detail

For Period 5/1/02 - 5/31/02

000000 SAMPLE MERCHANT #01
0000000000 MERCHANT

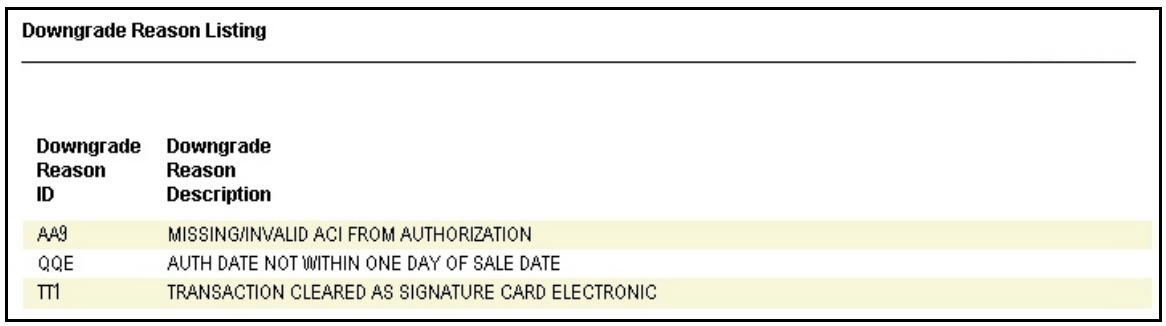
Non-Qualified Description	Downgrade Reason	Trans Count	Bankcard Sales	% Bankcard Sales
MasterCard Key Entered	AA1	7	$3,452.18	14.99%
Visa EIRF Non-CPS - All Other	AA7AA6QQEAA9AA3A13CCEDD3DD5EE3CCWCHIEE4	5	$190.77	.83%
MasterCard Corporate Data Rate II (US) Busine	HH2	2	$283.86	1.23%
MasterCard Foreign Standard Plus (US Location	MM2	1	$10.31	.04%
Visa CPS/Retail Key Entered	QQAAA9CCEDD3DD5	5	$257.15	1.12%

	Transactions	Sales	Percentage
Total Bankcard Non-Qualified	20	$4,194.27	5.00%
Total Bankcard Qualified	410	$18,836.30	95.00%
Grand Total Bankcard	430	$23,030.57	

The fields in the detail section are as follows:

Field	Description
Non-Qualified Description	The card type and the card association interchange level used for the transaction(s).
Downgrade Reason	Reason code(s) of why the transaction was downgraded to a higher interchange rate. To view the corresponding descriptions, click on the underlined code(s).
Trans Count	The number of bankcard transactions made with this card type that received this qualification status during the defined time period.
Bankcard Sales	The dollar amount of the transactions of this card type that received this qualification status during the defined time period.
% Bankcard Sales	The percentage of the merchant's bankcard sales that received this qualification status during the defined time period.

From the detail report, you can drill down to view the corresponding downgrade descriptions by clicking on the underlined downgrade reason codes.



Downgrade Reason Listing

Downgrade Reason ID	Downgrade Reason Description
AA9	MISSING/INVALID ACI FROM AUTHORIZATION
QQE	AUTH DATE NOT WITHIN ONE DAY OF SALE DATE
TT1	TRANSACTION CLEARED AS SIGNATURE CARD ELECTRONIC

Printing and Saving the Report

1. Click on the Download/Print button in the blue banner.
2. Select All to download all pages of the report.
3. Click Save PDF.
4. File Download window opens. Click Save This File to Disk, then OK.
5. Type file name and click save. The file will be saved as an Adobe Acrobat document.
6. When download complete, close window.
7. Close PDF window to return to the report.

Exporting to Excel

Each section of the report can easily be exported by clicking on the text that says "click here to export".

Helpful Hints

- The reports are generated monthly and should be available the 1st day of the month for the previous month's activity.
- To access the report, you need to be at the highest hierarchy level of your Re$ource Online Recon $olution logon.
- Bankcard is defined as Visa and MasterCard.
- **The lower the score for a particular location, the worse off that location is**.
- If you have accessed a detail report and need to return to the summary section, use the back button on your browser.

Chargeback and Retrieval Report

The Chargeback and Retrieval report identifies locations within your organization with the highest exposure for monetary losses resulting from retrievals and chargebacks.

To access the Chargeback and Retrieval report:

1. Click on the Deci$ionable Data report category
2. Click on the Chargeback/Retrieval report.
3. On the Input Tab, a calendar for the current month will appear. Select the appropriate month for the data that you wish to view. If a report is available for that month, the word "month" will appear in bold at the bottom of the calendar. Simply click on the word "month" and the report will display.

The Chargeback and Retrieval report consists of 2 sections:

- **Summary Section**
  - Displays the 10 locations within your organization with the greatest retrieval and chargeback risk. We determine the risk by applying a scoring model to the dollar amount, as well as the quantity, of the retrievals and chargebacks received for a particular location in the defined time period. For your convenience, we provide the 10 locations with the highest amount score, and the 10 locations with the highest item score. **The higher the amount or item score, the greater the retrieval and/or chargeback risk.**
  - Displays rankings for all locations within your organization by amount score and item score.
- **Detail Section**
  - Simply click on the underlined merchant number in the summary section to view detailed information on the retrievals and chargebacks for every location, including reasons why the retrievals and chargebacks occurred, their corresponding dollar amounts, important dates and card numbers.

Summary Section

Chargeback and Retrievals

For Period 5/1/02 - 5/31/02

000000 SAMPLE COMPANY CHAIN

000000000 CHAIN

Merchants with Greatest Chargeback/Retrieval Risk by Amount Score

Merch No.	Outlet ID	Merchant Name	CB Items	CB Amount	Retr Items	Retr Amount	Amount Score
0000000000	000000	SAMPLE MERCHANT #01	5	$2,069.38	16	$2,379.83	6519
0000000000	000000	SAMPLE MERCHANT #02	1	$1,175.40	10	$2,671.99	5023
0000000000	000000	SAMPLE MERCHANT #03	7	$1,441.12	7	$1,914.39	4797
0000000000	000000	SAMPLE MERCHANT #04	1	$1,373.45	2	$1,413.70	4161
0000000000	000000	SAMPLE MERCHANT #05	6	$1,135.06	13	$1,886.49	4157
0000000000	000000	SAMPLE MERCHANT #06	2	$156.26	5	$3,713.65	4026
0000000000	000000	SAMPLE MERCHANT #07	1	$900.99	5	$1,832.32	3634
0000000000	000000	SAMPLE MERCHANT #08	5	$806.47	8	$1,734.06	3347
0000000000	000000	SAMPLE MERCHANT #09	1	$248.02	9	$2,617.78	3114
0000000000	000000	SAMPLE MERCHANT #10	3	$700.85	5	$1,488.37	2890

Merchants with Greatest Chargeback/Retrieval Risk by Item Score

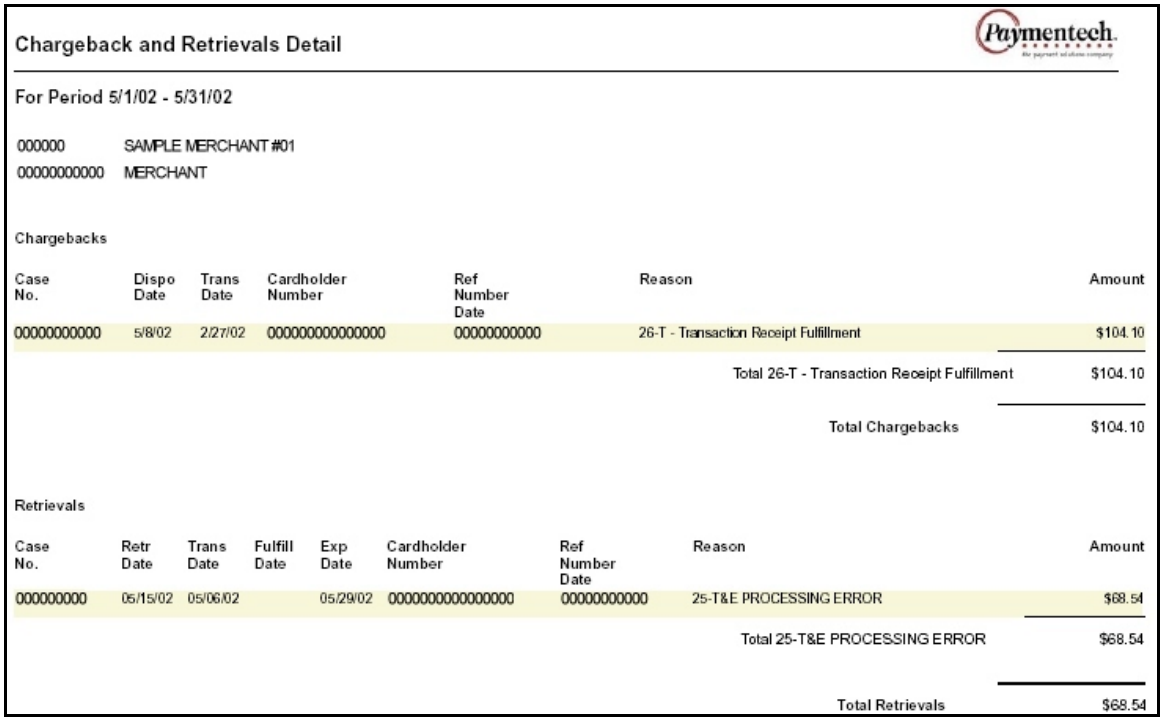
Merch No.	Outlet ID	Merchant Name	CB Items	CB Amount	Retr Items	Retr Amount	Item Score
0000000000	000000	SAMPLE MERCHANT #01	7	$612.41	16	$1,401.25	30
0000000000	000000	SAMPLE MERCHANT #02	5	$2,069.38	16	$2,379.83	26
0000000000	000000	SAMPLE MERCHANT #03	6	$1,135.06	13	$1,886.49	25
0000000000	000000	SAMPLE MERCHANT #04	7	$1,441.12	7	$1,914.39	21
0000000000	000000	SAMPLE MERCHANT #05	5	$367.33	10	$981.83	20
0000000000	000000	SAMPLE MERCHANT #06	6	$449.05	8	$1,604.17	20
0000000000	000000	SAMPLE MERCHANT #07	1	$62.63	16	$1,747.03	18
0000000000	000000	SAMPLE MERCHANT #08	5	$806.47	8	$1,734.06	18
0000000000	000000	SAMPLE MERCHANT #09	5	$424.16	8	$1,078.40	18
0000000000	000000	SAMPLE MERCHANT #10	6	$661.30	4	$289.66	16

Fields in the summary section are as follows:

Field	Description
Merch No	The merchant's identifying number with Paymentech.
Outlet ID	The 6 digit outlet ID that uniquely identifies the merchant outlet.
Merchant Name	The name of the merchant.
CB Items	The number of dispositioned chargebacks for the merchant location for the defined time period.
CB Amount	The dollar amount of the dispositioned chargebacks for the merchant location for the defined time period.

Field	Description
Retr Items	The number of expired, fulfilled and outstanding retrievals for the merchant location for the defined time period.
Retr Amount	The dollar amount of the expired, fulfilled and outstanding retrievals for the merchant location for the defined time period.
Amount Score	The score applied to the dollar amounts of the retrievals and chargebacks for the merchant location for the defined time period. The score is calculated as: (CB Amount x2) + (Retr Amount x1).
Item Score	The score applied to the number of retrievals and chargebacks for the merchant location for the defined time period. The score is calculated as: (CB Items x 2) + (Retr Items x 1).

Detail Section



Chargeback and Retrievals Detail

For Period 5/1/02 - 5/31/02

000000 SAMPLE MERCHANT #01
00000000000 MERCHANT

Chargebacks

Case No.	Dispo Date	Trans Date	Cardholder Number	Ref Number Date	Reason	Amount
00000000000	5/8/02	2/27/02	0000000000000000	00000000000	26-T - Transaction Receipt Fulfillment	$104.10
					Total 26-T - Transaction Receipt Fulfillment	$104.10
					Total Chargebacks	$104.10

Retrievals

Case No.	Retr Date	Trans Date	Fulfill Date	Exp Date	Cardholder Number	Ref Number Date	Reason	Amount
000000000	05/15/02	05/06/02		05/29/02	0000000000000000	00000000000	25-T&E PROCESSING ERROR	$68.54
							Total 25-T&E PROCESSING ERROR	$68.54
							Total Retrievals	$68.54

Fields in the detail section are as follows:

Field	Description
Chargebacks:	
Case No	The control number assigned to the chargeback for tracking purposes.
Dispo Date	The date the chargeback was resolved in the favor of the cardholder. A disposition usually results in a deduction from the merchant's deposit.
Trans Date	The date the original transaction occurred.
Cardholder Number	The card number used in the transaction.
Ref Number	A number assigned to the transaction when captured by the terminal.
Reason	The reason code and explanation for the chargeback.
Custom Data	A unique identifier inputted by the merchant that is captured with the transaction at the point-of-sale. The field accommodates up to 30 bytes of alpha/numeric data. This field will only display if custom data is present for any merchant location in the hierarchy and if the merchant meets the necessary requirements (page 148).
Amount	The dollar amount of the chargeback.
Retrievals:	
Case No	The control number assigned to the retrieval for tracking purposes.
Retr Date	The date the retrieval request was initiated.
Trans Date	The date the original transaction occurred.
Fulfill Date	The date the retrieval was fulfilled, if applicable.
Exp Date	The date the retrieval expired due to non-fulfillment of the request, if applicable.
Cardholder Number	The card number used in the transaction.
Ref Number	A number assigned to the transaction when captured by the terminal.

Field	Description
Reason	The reason code and explanation for the retrieval.
Custom Data	A unique identifier inputted by the merchant that is captured with the transaction at the point-of-sale. The field accommodates up to 30 bytes of alpha/numeric data. This field will only display if custom data is present for any merchant location in the hierarchy and if the merchant meets the necessary requirements (page 148).
Amount	The dollar amount of the retrieval.

Printing and Saving the Report

1. Click on the Download/Print button in the blue banner.
2. Select All to download all pages of the report.
3. Click Save PDF.
4. File Download window opens. Click Save This File to Disk, then OK.
5. Type file name and click save. The file will be saved as an Adobe Acrobat document.
6. When download complete, close window.
7. Close PDF window to return to the report.

Exporting to Excel

Each section of the report can easily be exported by clicking on the text that says "click here to export".

Helpful Hints

- The reports are generated monthly and should be available the 1st day of the month for the previous month's activity.
- To access the report, you need to be at the highest hierarchy level of your Re$ource Online Recon $olution logon.
- Chargebacks data is based on those chargebacks that were dispositioned in the defined reporting period.
- Retrieval data is based on those retrievals that were initiated in the defined reporting period.
- **The higher the score for a particular location, the worse off that location is**.
- If you have accessed a detail report and need to return to the summary section, use the back button in your browser.

Credits Without Offsetting Debits

The Credits without Offsetting Debits report provides you with a listing of all the credit transactions and any corresponding debit transactions processed by a merchant location. The data can be used to pinpoint locations that may be issuing credits needlessly, possibly indicating the presence of fraud.

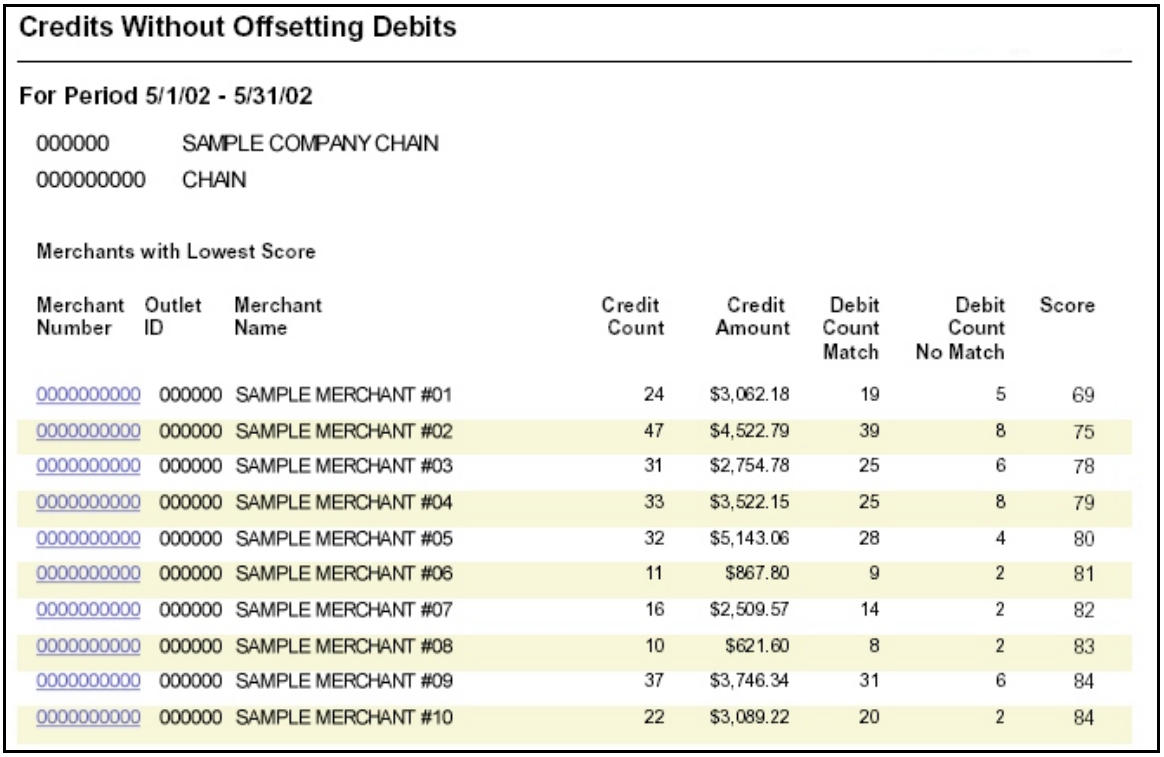
To access the Credits without Offsetting Debits Report:

1. Click on the Deci$ionable Data report category
2. Click on the Credit/Offset Debit report.
3. On the Input Tab, a calendar for the current month will appear. Select the appropriate month for the data that you wish to view. If a report is available for that month, the word "month" will appear in bold at the bottom of the calendar. Simply click on the word "month" and the report will display.

The Credits without Offsetting Debits report consists of 2 sections:

- **Summary Section**
  - Displays the 10 locations within your organization with the highest number of credits without offsetting debits. We determine these 10 locations by applying a scoring model to the number and dollar amount of credit transactions, as well as to the number and dollar amount of matching debit transactions. **The lower the score, the greater number of credit transactions that do not have a corresponding debit match.**
  - Displays rankings of all locations within your organization by score. A score of 100 indicates all credit transactions have offsetting debit transactions.
- **Detail Section**
  - Simply click on the underlined merchant number in the summary section to view detailed information on the credit transactions and corresponding debit transactions if applicable. For your convenience, we highlight those situations in which matching debits were not found.

Summary Section



Credits Without Offsetting Debits

For Period 5/1/02 - 5/31/02

000000 SAMPLE COMPANY CHAIN
000000000 CHAIN

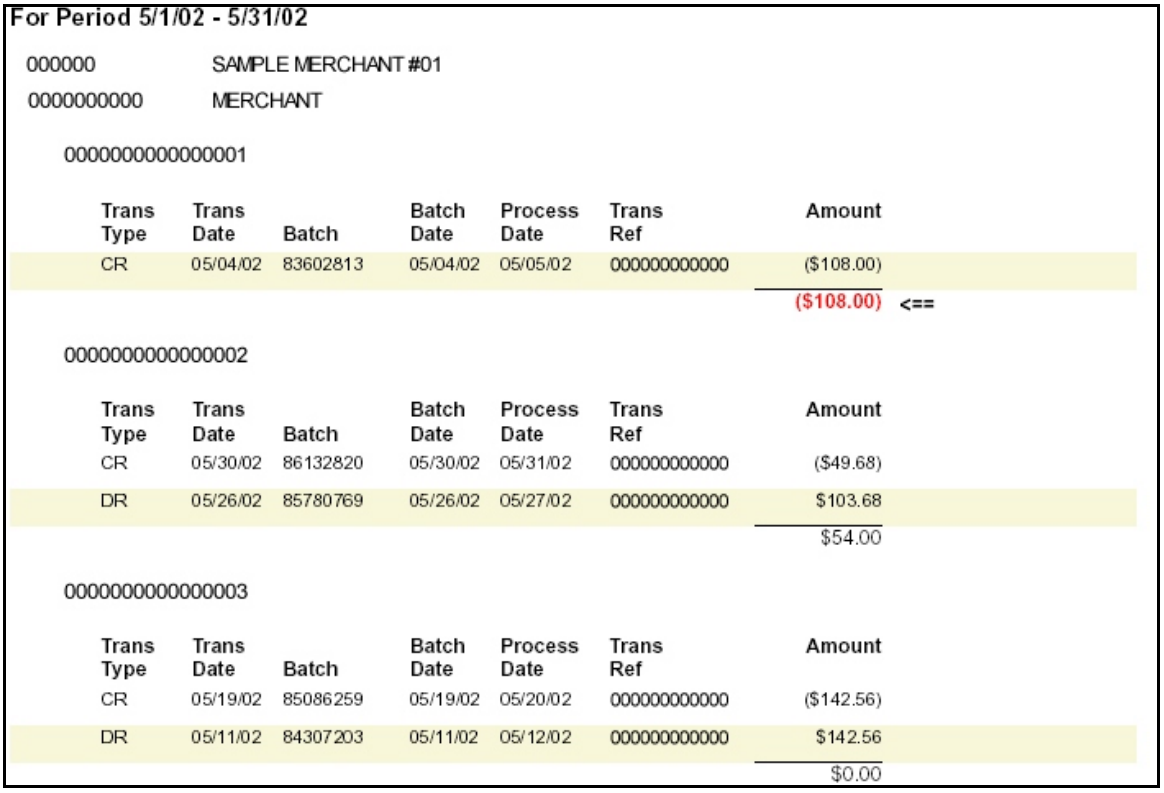
Merchants with Lowest Score

Merchant Number	Outlet ID	Merchant Name	Credit Count	Credit Amount	Debit Count Match	Debit Count No Match	Score
0000000000	000000	SAMPLE MERCHANT #01	24	$3,062.18	19	5	69
0000000000	000000	SAMPLE MERCHANT #02	47	$4,522.79	39	8	75
0000000000	000000	SAMPLE MERCHANT #03	31	$2,754.78	25	6	78
0000000000	000000	SAMPLE MERCHANT #04	33	$3,522.15	25	8	79
0000000000	000000	SAMPLE MERCHANT #05	32	$5,143.06	28	4	80
0000000000	000000	SAMPLE MERCHANT #06	11	$867.80	9	2	81
0000000000	000000	SAMPLE MERCHANT #07	16	$2,509.57	14	2	82
0000000000	000000	SAMPLE MERCHANT #08	10	$621.60	8	2	83
0000000000	000000	SAMPLE MERCHANT #09	37	$3,746.34	31	6	84
0000000000	000000	SAMPLE MERCHANT #10	22	$3,089.22	20	2	84

Fields in the summary section are as follows:

Field	Description
Merchant Number	The merchant's identifying number with Paymentech.
Outlet ID	The 6 digit outlet ID that uniquely identifies the merchant outlet.
Merchant Name	The name of the merchant.
Credit Count	The number of card numbers with a credit transaction processed in the defined time period.
Credit Amount	The sum of the credit transaction amounts processed in the defined time period.
Debit Count Match	The number of card numbers with a credit transaction and corresponding debit transaction(s) within the prior 60 days in which the credit amount is less than or equal to the debit amount in the defined time period.
Debit Count No Match	The number of card numbers with a credit transaction and no corresponding debit transaction(s) or corresponding debit transaction(s) within the prior 60 days in which the credit amount is greater than the debit amount in the defined time period.
Score	The numeric score derived for each merchant location. The score is calculated as follows: ((Debit Amount/Credit Amount) * 5 * 10) + ((Debit Count Match/Credit Count) * 5 * 10)

Detail Section



For Period 5/1/02 - 5/31/02

000000 SAMPLE MERCHANT #01

0000000000 MERCHANT

0000000000000001

Trans Type	Trans Date	Batch	Batch Date	Process Date	Trans Ref	Amount	
CR	05/04/02	83602813	05/04/02	05/05/02	000000000000	($108.00)	
						($108.00)	<==

0000000000000002

Trans Type	Trans Date	Batch	Batch Date	Process Date	Trans Ref	Amount
CR	05/30/02	86132820	05/30/02	05/31/02	000000000000	($49.68)
DR	05/26/02	85780769	05/26/02	05/27/02	000000000000	$103.68
						$54.00

0000000000000003

Trans Type	Trans Date	Batch	Batch Date	Process Date	Trans Ref	Amount
CR	05/19/02	85086259	05/19/02	05/20/02	000000000000	($142.56)
DR	05/11/02	84307203	05/11/02	05/12/02	000000000000	$142.56
						$0.00

Notice that credit transactions without the appropriate corresponding debit transactions are flagged so you can easily identify them. These records are flagged with an arrow, with the credit amount displayed in red.

Data records in the detail section are presented by card number.

Fields in the detail section are as follows:

Field	Description
Trans Type	The type of transaction: CR for Credit, or DR for Debit.
Trans Date	The date the transaction occurred.
Batch	The batch reference number assigned by the terminal at the merchant location.
Batch Date	The date the batch was settled by the merchant.
Process Date	The date the deposit was processed by Paymentech.
Trans Ref	A number assigned to the transaction when captured by the terminal.
Custom Data	A unique identifier inputted by the merchant that is captured with the transaction at the point-of-sale. The field accommodates up to 30 bytes of alpha/numeric data. This field will only display if custom data is present for any merchant location in the hierarchy and if the merchant meets the necessary requirements (page 148).
Amount	The dollar amount of the transaction.

Printing and Saving the Report

1. Click on the Download/Print button in the blue banner.
2. Select All to download all pages of the report.
3. Click Save PDF.
4. File Download window opens. Click Save This File to Disk, then OK.
5. Type file name and click save. The file will be saved as an Adobe Acrobat document.
6. When download complete, close window.
7. Close PDF window to return to the report.

Exporting to Excel

Each section of the report can easily be exported by clicking on the text that says "click here to export".

Helpful Hints

- The reports are generated monthly and should be available the 1st day of the month for the previous month's activity.
- To access the report, you need to be at the highest hierarchy level of your Re$ource Online Recon $olution logon.
- Credits and debits are matched on the following criteria:
  - Merchant number -- must match exactly.
  - Cardholder number -- must match exactly
  - Transaction date – debit within 60 days of the credit date.
- Debit transactions are searched for up to 60 days prior to the date of the credit transaction.
- If you have accessed a detail report and need to return to the summary section, use the back button in your browser.
- **The lower the score for a merchant location, the worse off that location is**.
- Credit transactions are included in the defined reporting period as long as they were processed in the reporting period.

Exception Item Re$pond

Description

Exception Item Re$pond is an optional module in Recon $olution that allows a user to respond to Visa, MasterCard and Diners inquiries over the internet. Responses can be in the form of text, or an actual image of a sales receipt or other documentation uploaded by the user via a scanner attached to the user's PC.

Once the user responds to an inquiry, an acknowledgement or alert is returned, letting the user know that the response was received and is legible or if there is a problem. Re$pond also provides the user with easy access to all documentation associated with a particular retrieval or chargeback.

Recon $olution provides the user with several retrieval and chargeback reports. These reports should be used and reviewed on a regular basis to help you manage the exception item process for your business.

For more information on the Recon $olution retrieval and chargeback reports, click on the "Help" tab at the top of any Recon $olution screen.

Access to the Re$pond module is subscriber-based. If you need additional information, contact your Paymentech representative.

Technical Support

Technical Help Desk

1-800-254-9556

24 hours a day, 7 days a week

If you need training or assistance in understanding your data, contact your Paymentech Representative.

If you need assistance with your scanner or imaging software, contact your internal technology services department.

System Requirements

Access to Re$pond is available only through Re$ource Online and Recon $olution. To access Re$ource Online, make sure you have the following items:

1. Internet Service Provider
2. Browser – Microsoft Internet Explorer 5.5 or Netscape 4.7
3. Re$ource Online logon and password provided by Paymentech

4. Scanner and imaging software

To use Re$pond to its fullest capacity, a scanner is needed. A scanner and imaging software of any manufacturer can be used, but **must support "tif" image format and the following settings:**

- **Compression: CCITT Group 4 (2d) Fax**
- **Color: Black and White**
- **Resolution: 200 x 200 dps**
- **Paper Size: 8-1/2 x 11 or less for a single sheet**
- **Image Size: Actual (do not select "fit to height" or "fit to width")**

Depending on the software that comes with your scanner, these settings may be applied at the time the image is scanned, or may be applied after the fact with imaging software that comes with your PC. For assistance in selecting the correct options, please contact your company's internal technology services department.

Note:
Re$pond does not work with any Re$ource Online or Recon $olution logons that reflect custom hierarchy setups, including those at the outlet level.

Getting Started

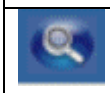
To access the Re$pond module, log into Re$ource Online, select Recon $olution, then select either the Chargebacks or Retrievals categories, then click on the Re$pond report. A new browser window will open with the Re$pond module.

To exit the Respond module, click on the Exit icon in the lower right-hand corner of the screen, or click the X in the upper right-hand corner of the screen.

The Re$pond module contains three different screens to view and respond to chargebacks and retrievals. The Queues screen is the screen where you will receive your chargebacks and retrievals. The Cases screen provides you with detailed information and response actions to your chargebacks and retrievals. The Messages screen contains messages sent to you regarding a particular chargeback or retrieval.

The following table describes the icons that will be used throughout the user's guide.

Icon	Description
Green Arrow	This icon is used to view all the cases in a particular queue. The cases will appear at the bottom of the screen.
Alert	Alert. Indicates that a case that user responded to is missing information/documentation or the information attached was illegible. The case is returned to the user for additional action to be taken.
Acknowledgment	Acknowledgement. Indicates a case that user responded to has been received and found to have all required information and documentation. No further action from the user is required.

Icon	Description
Previous/Next	This icon appears near areas that display Outstanding cases, Worked cases and My Message records. Click ◂ to view the previous cases. Click ▸ to view the next cases.
Refresh	Click to reload all items currently displayed and to update any new data available.
 Search	Click to search for specific cases. You can choose to search Chargeback or Retrieval cases by selecting the appropriate radio button. You may search by reference number, cardholder number, case number, merchant number, or dispute amount.
Screen ID	The Screen ID shows the combination of screen elements, which are being displayed at a given time.
Merchant No	The hierarchy number in the Recon $olution setup.
Logout	Clicking the Logout icon allows you to sign out of Re$pond.
Scroll Bars, arrows	Slide the scroll bar or click the up or down arrows (▲ ▼) to move through the list of cases.

Queues

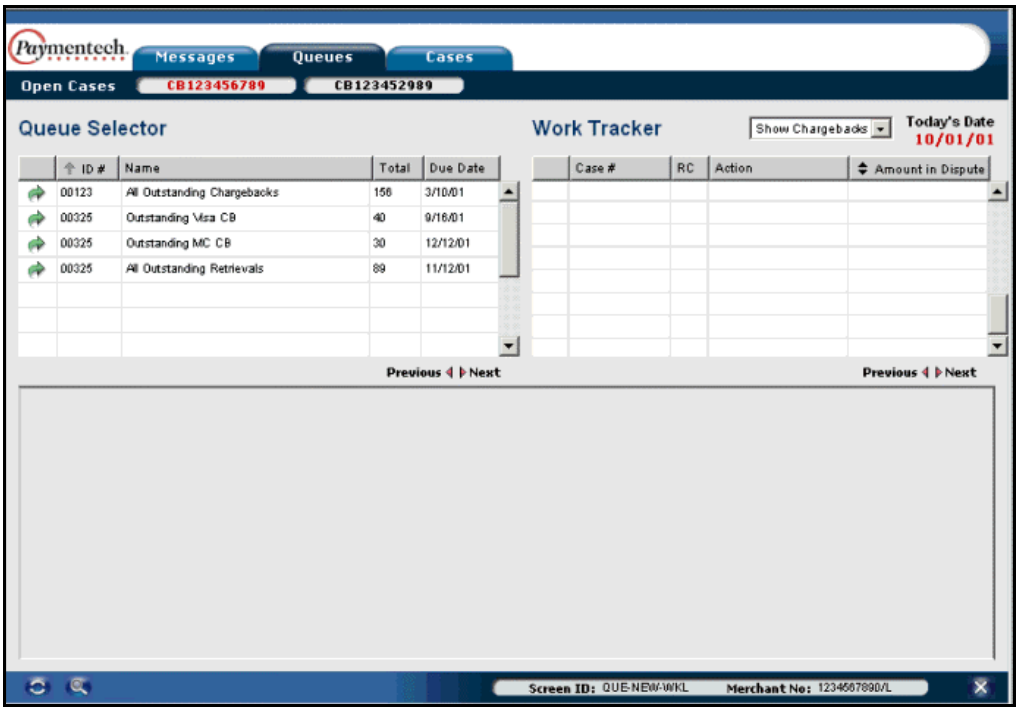
The first screen of Re$pond is called the Queues Screen, which provides access to the retrievals and chargebacks that need to be worked. The Queues screen provides access to the Queue Selector, Work Tracker, and Queue Worklist. This is where you will receive your Chargebacks and Retrievals in a queue. The Queues screen can be accessed from the Queues tab located at the top of Re$pond.

Queue Selector List

The Queue Selector list separates all the open cases into four queues. The available queues are All Outstanding Chargebacks, Outstanding Visa CB, Outstanding MC CB, and All Outstanding Retrievals. By clicking on the green arrow, located on the left side of the queue, the Queue Worklist for each case that resides in that queue will display in the lower section of the screen.

Note:
Diners records are accessible through the All Outstanding Chargebacks queue, the All Outstanding Retrievals queue, and the Outstanding MC CB queue.

Screen Description



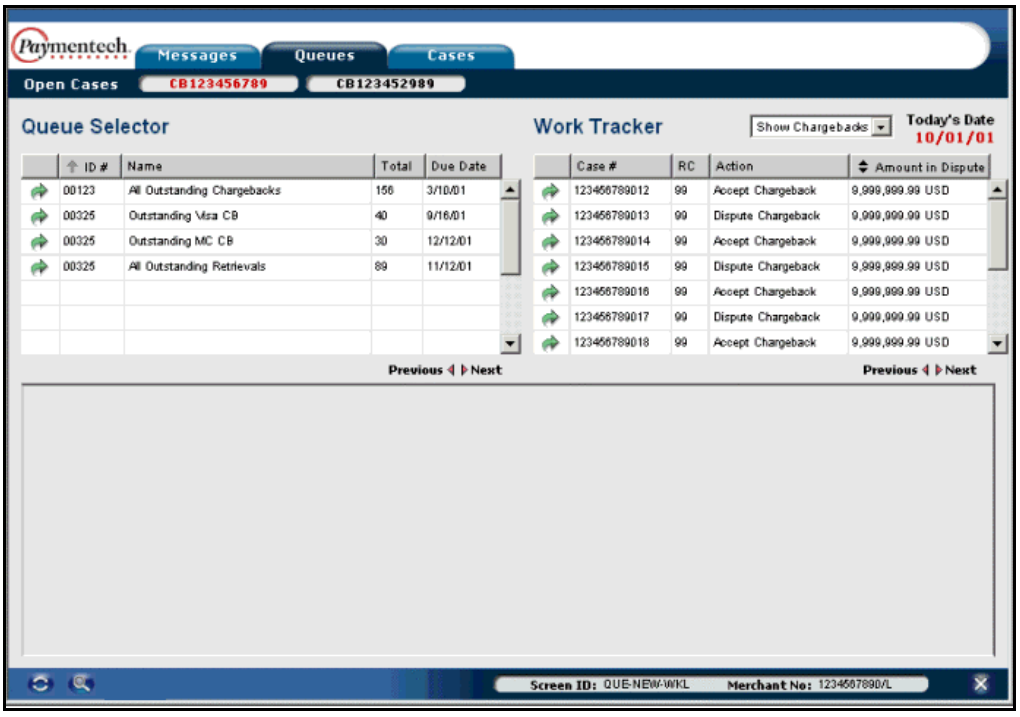
The following table describes the fields and icons of the Queue Selector list in the Queues Screen.

Field	Description
Queue Selector	This area separates all open casework into four queues: All Outstanding Chargebacks, Outstanding Visa CB, Outstanding MC CB, and All Outstanding Retrievals.
Green Arrow	This icon is used to view all the cases in a particular queue. Once selected, the cases appear at the bottom of the screen in the Queue Worklist.
ID #	The ID number that is assigned to the particular queue type.
Name	The name of the queue type.
Total	The total number of cases for the particular queue type.
Due Date	The date by which you must respond to the Chargeback or Retrieval. This date is the oldest due date of all the records in that queue.

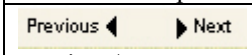
Work Tracker List

The Work Tracker list allows you to view any worked cases that were responded to for the current calendar day. The current day is always displayed. Using the drop down menu at the upper right corner of the Work Tracker screen, you may filter the cases by Chargeback or Retrieval worked cases. You may view additional information pertaining to a particular case by selecting the green arrow located to the left side of the case number.

Screen Description



The following table describes the fields and icons of the Work Tracker list section in the Queues Screen.

Field	Description
Work Tracker	This area allows you to view worked cases that were responded to for the current calendar day.
Drop Down Menu	The drop down menu allows you to filter by case type. The available case types are Chargeback or Retrieval worked cases.
Today's Date	Always displays the current calendar date.
Green Arrow	This icon is used to view additional information pertaining to the particular case.
Case #	The case number of the retrieval or chargeback.
RC	The reason code for the retrieval or chargeback.
Action	This displays the merchant's action for the worked case.
Amount in Dispute	The dollar amount of the retrieval or chargeback in dispute.
 Previous/Next	This icon can be used to view additional Chargeback and Retrieval worked cases. Each area can display up to 20 cases at a time for viewing. If more than 20 cases exist, click ◂ to view the previous 20 cases. Click ▸ to view the next 20 cases.

Queue Worklist

Once you have selected a queue in the Queue Selector area by clicking on the green arrow icon, you may view the results in the Queue Worklist. The Queue Worklist contains all the cases within the queue chosen in the Queue Selector area.

Printing Worklists

To print cases appearing in the worklist screen, position the cursor in the case you want to print, and right click the mouse to display the print function.

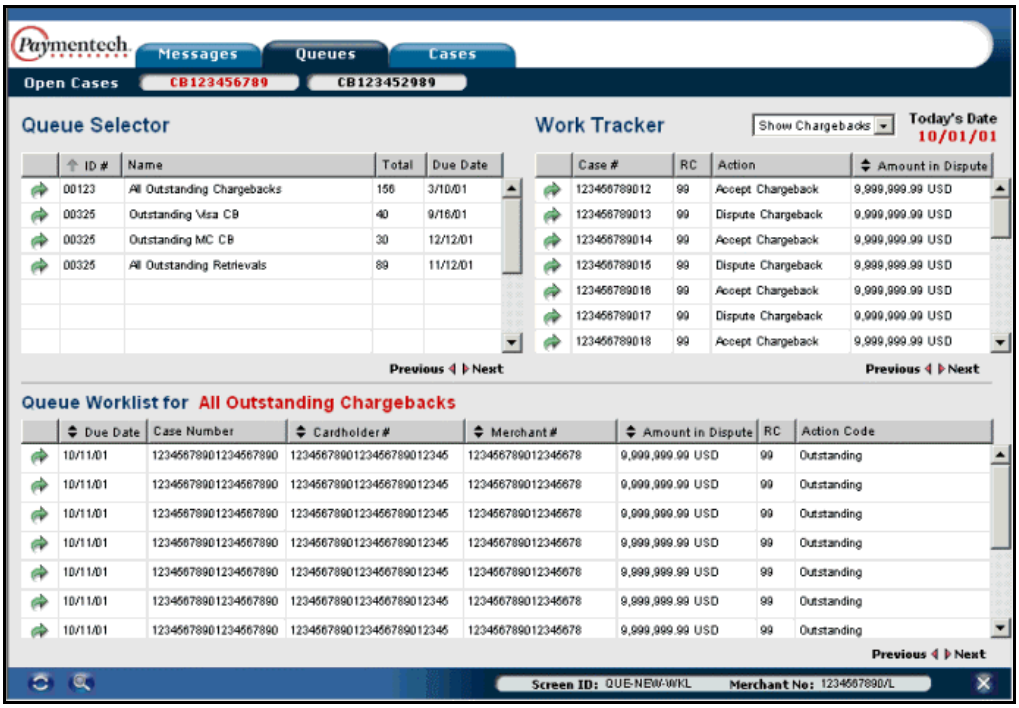
Viewing and Sorting Worklists

The cases in a worklists can be scrolled to display up to 20 cases at a time. Additional cases can be viewed by selecting the "previous" and "next" options.

To view the detail of a particular case in a worklist, click on the green arrow icon on the left side of the case listing.

The cases of a worklist can be sorted by due date, cardholder number, merchant number, and amount in dispute. To sort data in ascending order, click on that field name once. To sort data in descending order, click on that field name again.

Screen Description



The following table describes the fields and icons of the Queue Worklist in the Queues Screen.

Field	Description
Queue Worklist	This area allows you to view all cases within the queue chosen in the Queues Selector area.
Green Arrow	This icon is used to view and work a specific case. Once you choose a case, the Case Screen will appear.
Due Date	The date by which you must respond to the Chargeback or Retrieval.
Case Number	The case number of the retrieval or chargeback.
Cardholder #	The cardholder number associated with the retrieval or chargeback.
Merchant #	The merchant's identifying number with Paymentech.
Amount in Dispute	The dollar amount of the retrieval or chargeback.
RC	The reason code of the retrieval or chargeback.
Action Code	This field displays the last action taken on the case.
Previous ◀ ▶ Next Previous/Next	This icon can be used to view outstanding cases. Each area can display up to 20 cases at a time for viewing. If more than 20 cases exist, click ◀ to view the previous 20 cases. Click ▶ to view the next 20 cases.

Cases

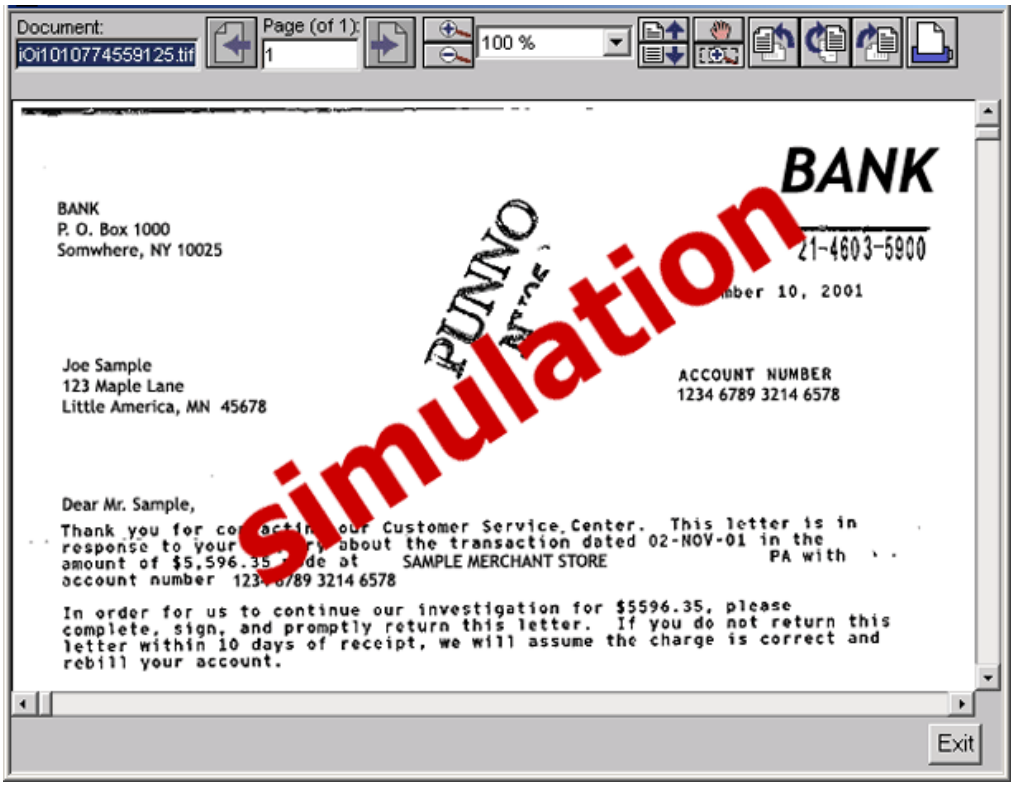
The Cases screen provides detailed documentation, information, and response actions relating to a chargeback or retrieval case. This screen can be reached by either selecting the Cases tab at the top of the Re$pond module or the green arrow icon located next to a case in the Queues Worklist section. The Cases screen contains three sections: Case Files area, Chargeback/Retrieval Information area, and the merchant response area.

Case Files

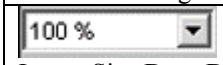
The case files section allows you to view the documentation related to a case. The case files folder is separated into the Merchant Supplied folder and the Output Package Folder. The Merchant Supplied folder includes documentation supplied by you. The Output Package folder includes any documentation sent to you, such as advice from a card issuing bank. This documentation is the same as the documentation you receive via fax or mail, if applicable. To view the documents contained in a folder, click on the (+) plus sign. To view an image in a folder, double-click on the document.

Once you double-click on the document you want to view, a new window will open with an image viewer. Be sure to click "Yes" to download the viewer that allows you to display a print image of the document.

Screen Description



The following table describes the fields and icons seen in the image viewer.

Field	Description
Previous Page	Function allows you to return to previous page viewed.
Next Page	Function allows you to forward to next image in document.
 Image Size Drop Down	Allows you to decide what percentage of magnification or reduction to view the image.
Magnify Image	Magnifies image in increments.
Reduce Image	Reduces image in increments.
Top of Page	Function allows you to return directly to the top of the document.
Bottom of Page	Function allows you to return directly to the bottom of the document.
Pan Scroll Cursor	By clicking and holding the mouse button you can move the document within the image viewer.
Zoom Rectangle Cursor	By clicking and dragging the mouse you can create a rectangle that will zoom and fill the image viewer with the information contained in the rectangle.
Rotate Left	Rotates the document left.

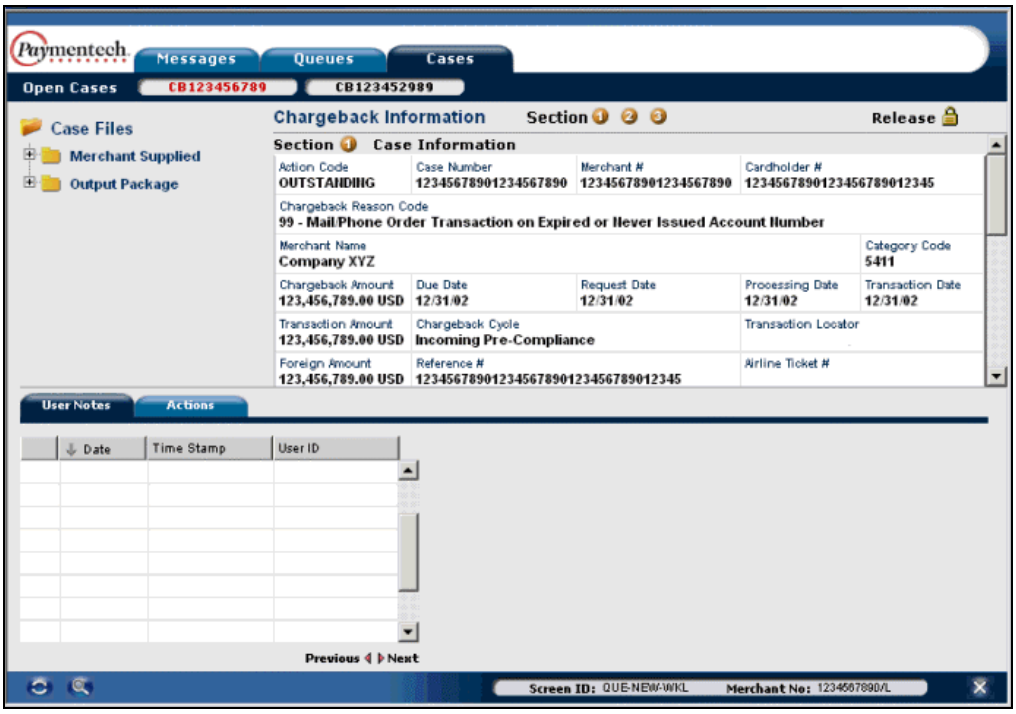
Field	Description
Flip Image	Flips document upside-down
Rotate Right	Rotates the document right.
Print	Prints documents in Image Viewer

Chargeback Information

Once you have selected a particular chargeback case from the Queue Worklist by clicking on the green arrow icon, you will be able to view the detail relating to that particular chargeback. You will notice that the chargeback case number appears in the banner at the top of the screen. Up to 5 cases may be opened at any time. Once a case is opened, it will be available for read-only access by other users (it will appear shaded to these other users) until you "release" the case. To release the case, click on the Release icon located in the upper-right hand corner of the screen.

The detailed case information is needed to investigate the chargeback and to determine what action you will take on the chargeback.

Screen Description



The following table describes the fields and icons in the Chargeback Information area.

Field	Description
Open Cases	This area displays the case numbers for the cases you currently have open at one time. Up to five cases can be reviewed at one time.

Field	Description
	This icon is used when you do not want to work the open case. By clicking this icon, you will be returned to the Queues Tab and the case will close.
Action Code	Reflects current status of the chargeback record. Values include: Outstanding – User has taken no action on the case and it is still prior to the due date. Expired – User has not taken any action and it is now past the due date for responding. In Process By User – User has responded to the case and the case is currently being reviewed for completeness and resolution. The user cannot make any changes to the case. Worked By User – User has worked the case and the record appears in the Work Tracker queue. The case has not yet been reviewed and the user is still able to make changes. Request Complete – User worked the case and the case was reviewed. No additional actions are needed at this time. Case Reversed – User has worked the case and the request for reversal has been accepted. Rebuttal Received – User has worked the case and it has been received and is being reviewed for possible reversal. Rebuttal Rejected – User has worked the case and the request for reversal has been rejected.
Case Number	The control number assigned to the chargeback for tracking purposes.
Merchant #	The merchant number
Cardholder #	The card number used in the transaction.
Chargeback Reason Code	The reason code and explanation for the chargeback.
Merchant Name	Merchant Name
Category Code	The 4-digit MCC identifier for the merchant.
Chargeback Amount	The dollar amount of the dispute.
Due Date	The date by which the user needs to take action on the chargeback.
Request Date	The date the chargeback was sent to the merchant.
Processing Date	The date Paymentech processed the original transaction.
Transaction Date	The date the transaction occurred.
Transaction Amount	The dollar amount of the original transaction.
Chargeback Cycle	Indicates if it is a first or second chargeback.
Transaction Locator	Not applicable.
Foreign Amount	The foreign dollar amount of the dispute (if applicable).
Reference #	The transaction reference number.
Airline Ticket #	Not applicable.

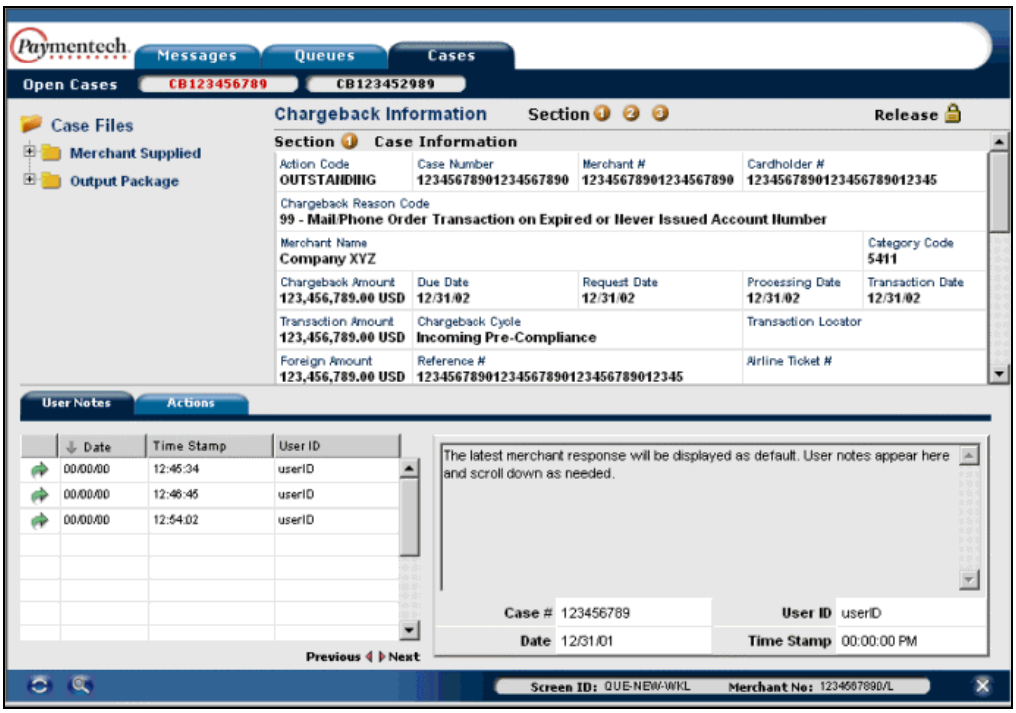
Responding to Chargebacks

The area located at the bottom section of the Cases Screen allows you to respond to chargebacks. This area is used to accept or dispute a chargeback, attach comments and/or an image to support your actions, and to submit your case for review. The two tabs in this section are User Notes and Actions.

User Notes Tab

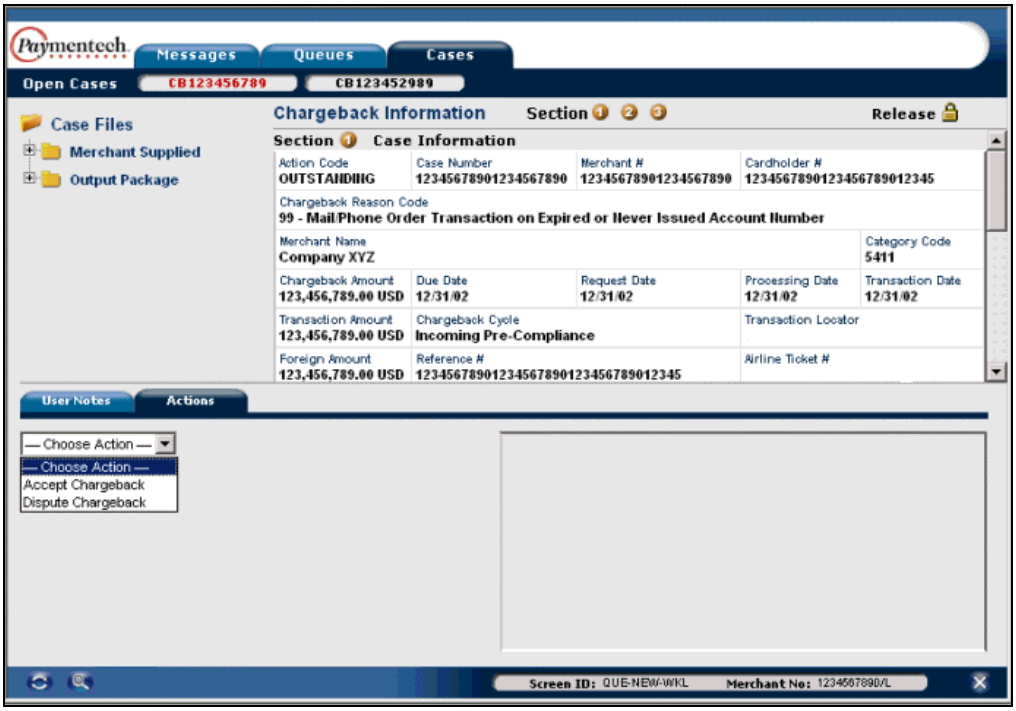
All notes, which are submitted through the Actions tab, are stored in the User Notes tab in the lower section of the Cases screen for viewing. The most recent note will be displayed as the default.

Clicking on the green arrow icon will display the note information. The user notes will also display the date, time, and user id. By clicking on the arrow in the Date column, you can reverse the note order.



Actions Tab

The user may select an action of "dispute chargeback" or "accept chargeback" from the Actions tab. If you accept the chargeback, the customer is not charged for the goods/services for which the customer was billed. If you dispute the chargeback, you must submit the case with comments and documentation to prove the cardholder should be billed.



Disputing a Chargeback

A chargeback is disputed if the merchant believes the chargeback should be reversed. Select "Dispute Chargeback" option under Actions. This action requires the user to enter either a free-form text message (up to 1000 characters including spaces), and/or attach an image of a scanned document.

Add Notes

One method of disputing a chargeback is by entering a note. Once the Enter Notes step is selected, you are able to enter up to 1000 characters. In order for the comment to be added, you must select the 'Save' button. When a note has been successfully submitted, a green check mark icon will appear in the Completed column of the checklist area.

Once the note is added, it cannot be edited. User notes can only be cancelled prior to submitting the notes. If you wish to cancel a note, select the 'Clear' button.

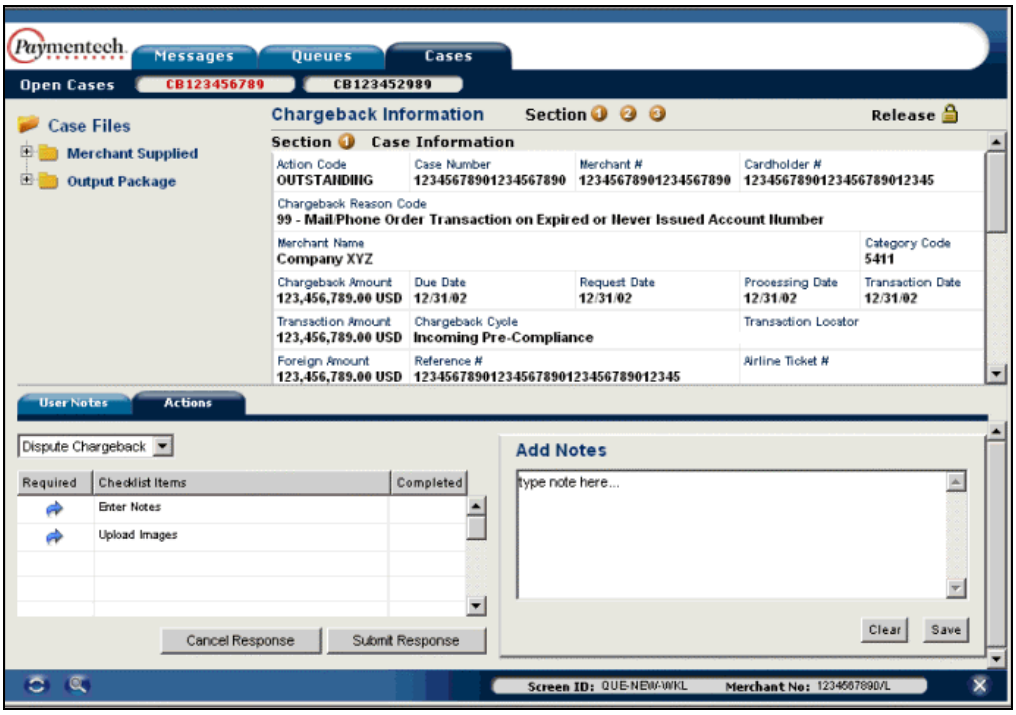


Image Attachment Process

Prior to attaching an image, the image must be scanned and stored on your local PC or to a network drive to which you have access.

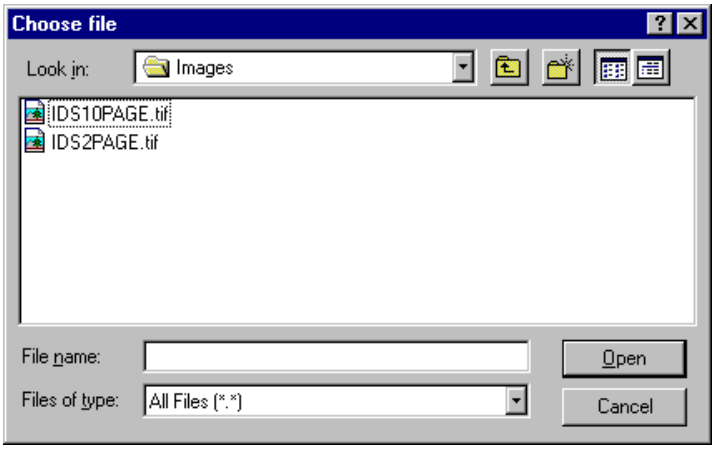
To be sure that your image attaches properly in the Re$pond module, it must be in the "TIF" image format with the following settings applied:

- Compression: CCITT Group 4 (2d) FAX
- Color: black and white
- Resolution: 200 x 200 dps
- Paper Size: 8-1/2 x 11 or less for a single sheet
- Image Size: Actual (do not select "fit to height" or "fit to width")

NOTE: Depending on the software that comes with your scanner, these settings may be applied at the time the image is scanned, or may be applied after the fact with imaging software that comes with your PC. For assistance in selecting the correct options, please contact your company's internal technology services department.

Once you have chosen the Upload Images step, you are able to attach an image. To attach an image:

1. Select the Browse button in the Action area. The browse function will open a new window to allow you to select the appropriate image file from your PC.



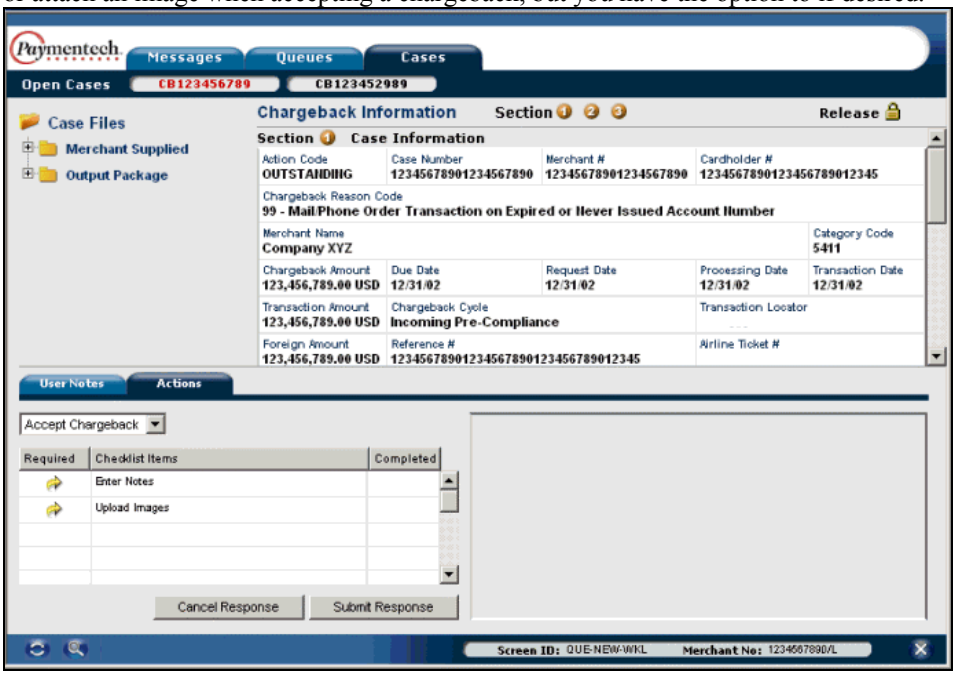
2. Click on the appropriate "TIF" image file. The file name will appear in the File name field. Click on "Open".
3. Name your image in the Description area.
4. Select the Add to List button to move the image to the List of Images area.
5. Select the Finish Step button to complete the image attachment.

Note: Prior to selecting the Finish Step button, you may remove the image form the List of Images area by selecting either the Clear All or Clear Selected button.

Once you select the Finish Step button the case moves from the Queue Worklist to the Work Tracker queue, where it remains until the end of day update occurs. As long as the case appears in the Work Tracker queue, you have the option of making any changes to the record and resubmitting the case.

Accepting a Chargeback

Accepting a chargeback means that the user agrees that the chargeback is valid. Select "Accept Chargeback" option under the Actions tab. It is not necessary to add a text comment or attach an image when accepting a chargeback, but you have the option to if desired.



Click “Submit Response” button. The case will move from the Queue Worklist to the Work Tracker and will remain in the Work Tracker until the end of day update occurs.

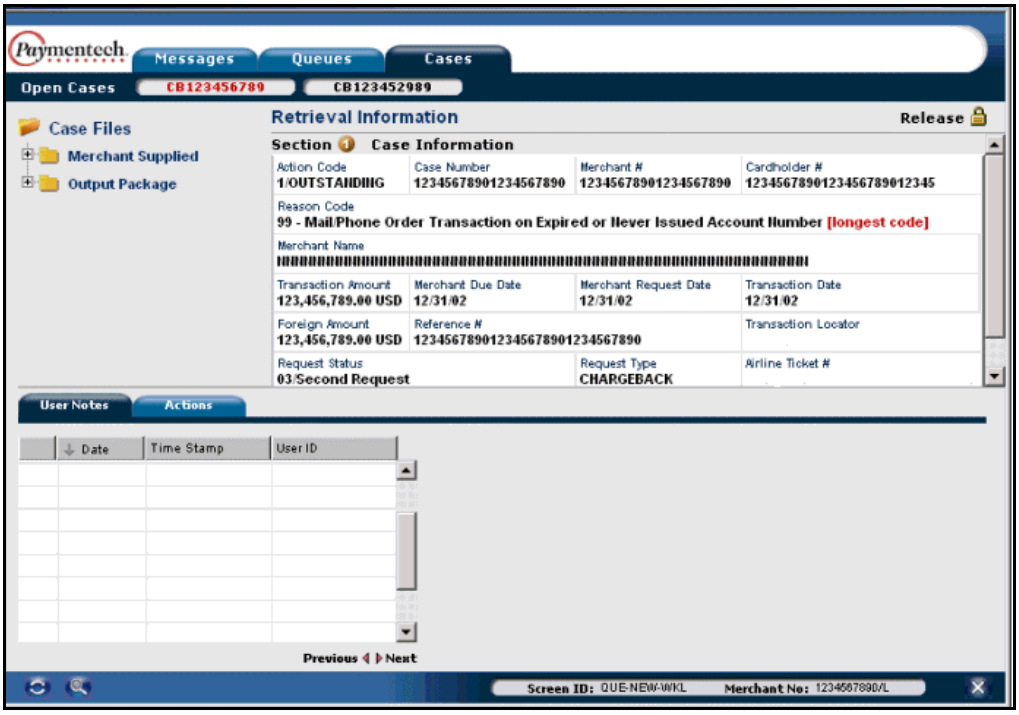
As long as the case appears in the Work Tracker, you have the option of making any changes to the record and resubmitting the case.

Retrieval Information

Once you have selected a particular retrieval case by clicking on the green arrow icon from the Queue Worklist, you will be able to view the detail relating to that particular retrieval record. You will notice the retrieval case number appears in the banner at the top of the screen. Up to 5 cases may be opened at any time. Once a case is opened, it will be available for read-only access by other users (it will appear shaded to these other users) until you “release” the case. To release the case, click on the Release icon located in the upper-right hand corner of the screen.

The detailed case information is needed to investigate the retrieval and to determine what action you will take on the retrieval.

Screen Description



The following table describes the fields and icons of the Retrieval Information area in the Cases Screen.

Field	Description
Open Cases	This area displays the case numbers for the cases you currently have open at one time. Up to five cases can be reviewed at one time.
Release	This icon is used when you do not want to work the open case. By clicking this icon, you will be returned to the Queues Tab and the case will close.

Field	Description
Action Code	Reflects the current status of the retrieval record. Values include: Outstanding – User has taken no action on the case and it is still prior to the due date. Expired – User has not taken any action and it is now past the due date for responding. In Process By User – User has worked the case and the record is currently being reviewed for completeness and response. The user cannot make changes to the case. Worked By User – User has worked the case and the record appears in the Work Tracker area. The case has not yet been reviewed and the user is still able to make changes. Request Complete - User worked the case and the case was reviewed. No additional actions are needed at this time.
Case Number	The control number assigned to the retrieval for tracking purposes.
Merchant #	The merchant number.
Cardholder #	The card number used in the transaction.
Reason Code	The reason code and explanation for the retrieval.
Merchant Name	Merchant Name
Transaction Amount	The dollar amount of the original transaction.
Merchant Due Date	The date by which the user needs to take action on the retrieval.
Merchant Request Date	The date the retrieval was sent to the merchant.
Transaction Date	The date the transaction occurred.
Foreign Amount	The foreign dollar amount of the inquiry (if applicable).
Reference #	The transaction reference number.
Transaction Locator	Not applicable.

Field	Description
Request Status	Reflects the current status of a retrieval record to which the user has responded, and Paymentech has reviewed for completeness. Values include: 01/Merchant Response – User has responded to the retrieval and information is complete. Generates an acknowledgement. 02/Missing Media – User has responded to the retrieval but information is missing and the user needs to take further action. Generates an alert. 03/Second Request – User has responded to the retrieval but information is missing and the user needs to take further action. Generates an alert and the retrieval is returned to the Outstanding List. 04/Illegible/Missing Media – User has responded to the retrieval but information is illegible and user needs to take further action. Generates an alert. 05/Wrong Item – User has responded to the retrieval but information attached did not match the retrieval and the user needs to take further action. Generates an alert. 06/Credit Issued – User has responded to the retrieval and merchant has issued credit. Generates an acknowledgement. 07/Folio/Letter Received – User has responded to the retrieval and the appropriate documentation has been received. Generates an acknowledgement. 11/Certified Mail Received – User has responded to the retrieval with a certified letter, which has been received. Generates an acknowledgement. 16/Unable to Fulfill – User has responded to the retrieval with an unable to fulfill response.
Retrieval Type	The type of retrieval. Values include: Request Only Chargeback
Airline Ticket #	Not applicable.

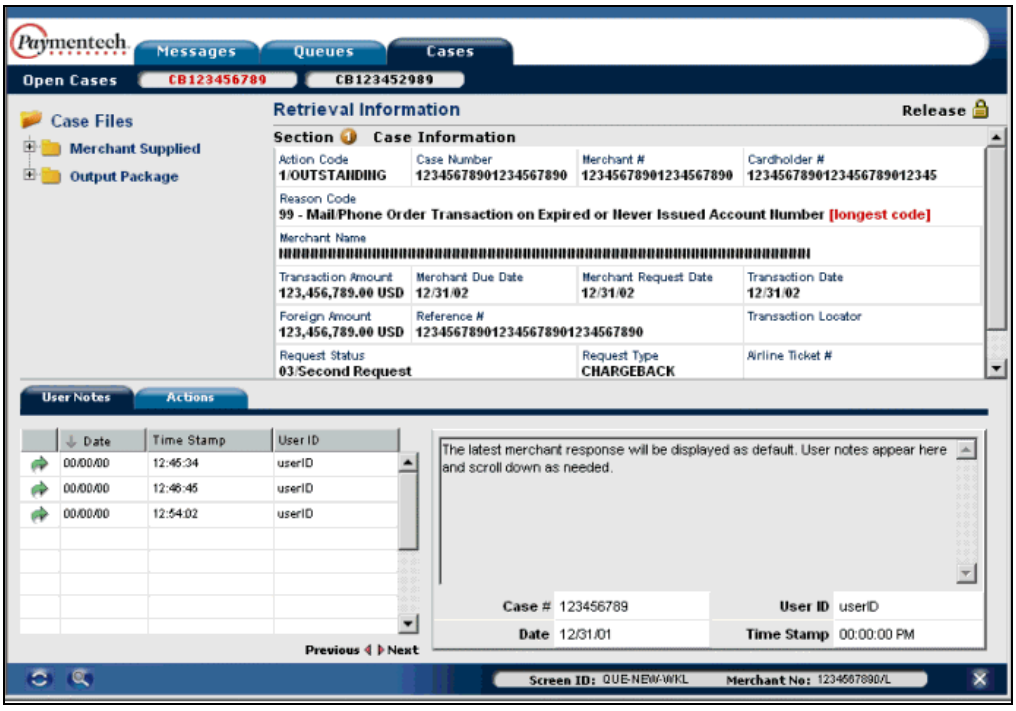
Responding to Retrievals

The area located at the bottom section of the Cases Screen allows you to respond to retrievals. The two tabs in this section are User Notes and Actions. You may either choose to fulfill the retrieval request or to not fulfill the retrieval request. If you fulfill the request, you must submit the case with comments and documentation. If you choose not to fulfill the request, no comments or images need to be included.

User Notes Tab

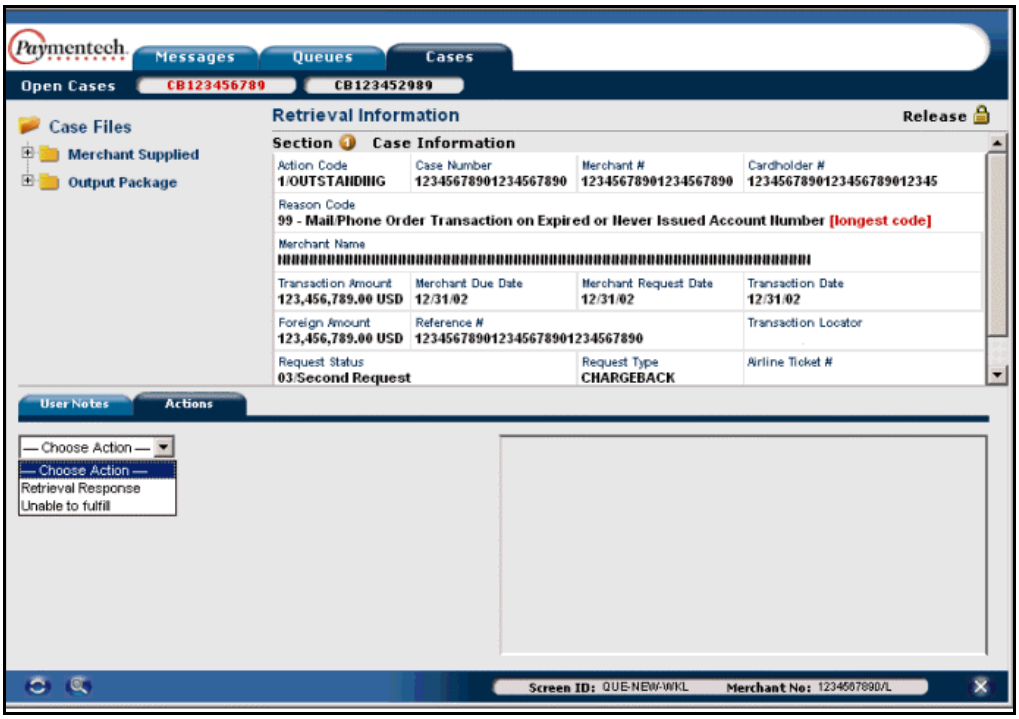
All notes, which are submitted through the Actions tab, are stored in the User Notes tab in the lower section of the Cases screen for viewing. The most recent note will be displayed as the default.

Clicking on the green arrow icon will display the note information. The user notes will also display the date, time, and user id. By clicking on the arrow in the Date column, you can reverse the note order.



Actions Tab

The user may select an action of "Unable to fulfill" or "Retrieval Response" from the Actions tab.

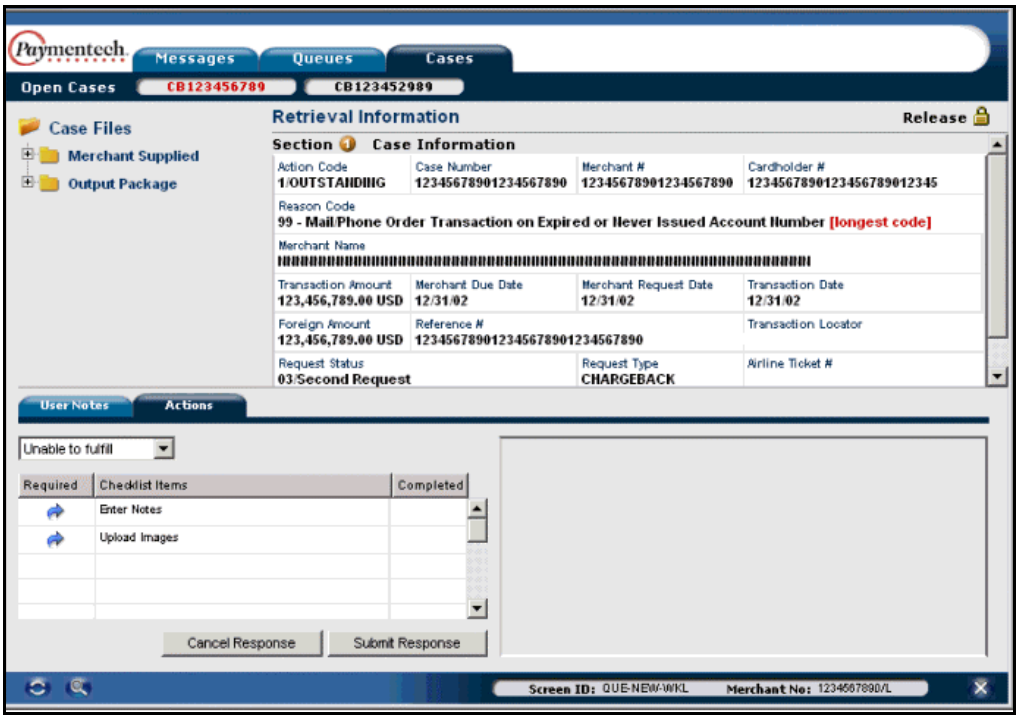


Unable to Fulfill

A user may choose not to respond to or fulfill a retrieval request. If the request is not fulfilled, it may come back to the merchant as a chargeback, so this course of action is not recommended.
Select "Unable to Fulfill" option under Actions.

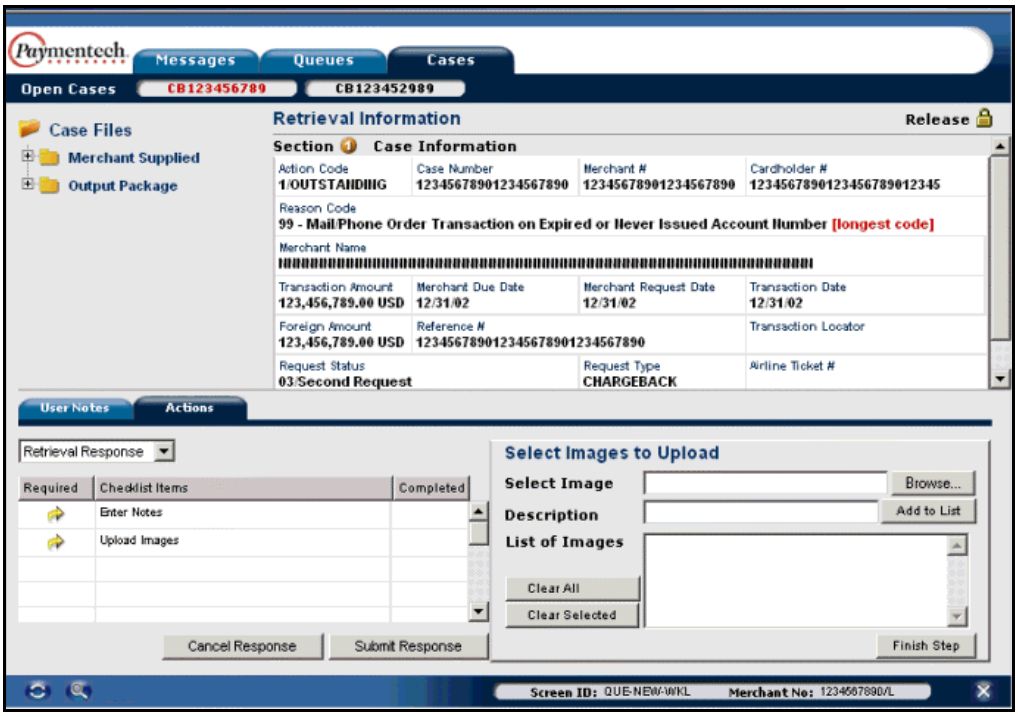
You may add a text comment (up to 1000 characters including spaces), but it is not required. Click the "Submit Response" button. The case will move from the Queue Worklist to the Work Tracker, where it will remain until the end of day update occurs.

As long as the case appears in the Work Tracker, you have the option of making any changes to the record and resubmitting the case.



Retrieval Response

To fulfill a retrieval, select the "retrieval response" option under Actions. This action requires the user to add a text comment (up to 1000 characters including spaces), and/or attach an image of a scanned document.



Add Notes

One method of responding to a retrieval is by entering a note. Once the Enter Notes step is selected, you are able to enter up to 1000 characters. In order for the comment to be added, you must select the 'Save' button. When a note has been successfully submitted, a green check mark icon will appear in the Completed column of the checklist area.

Once the note is added, it cannot be edited. User notes can only be cancelled prior to submitting the notes. If you wish to cancel a note, select the 'Clear' button.

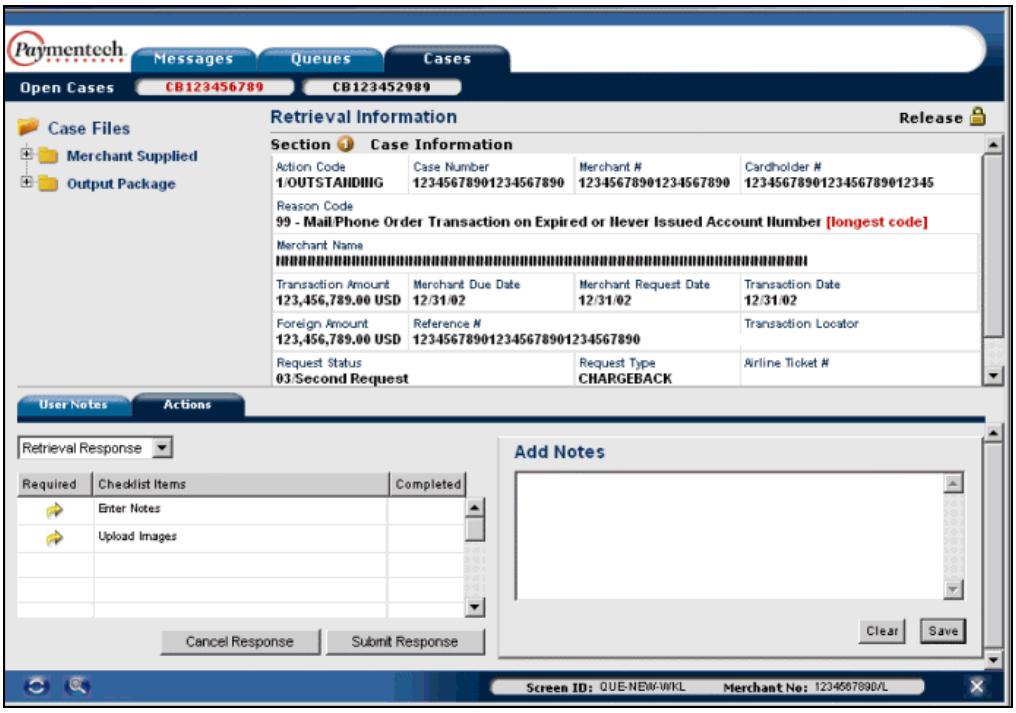


Image Attachment Process

Prior to attaching an image, the image must be scanned and stored on your local PC or to a network drive to which you have access.

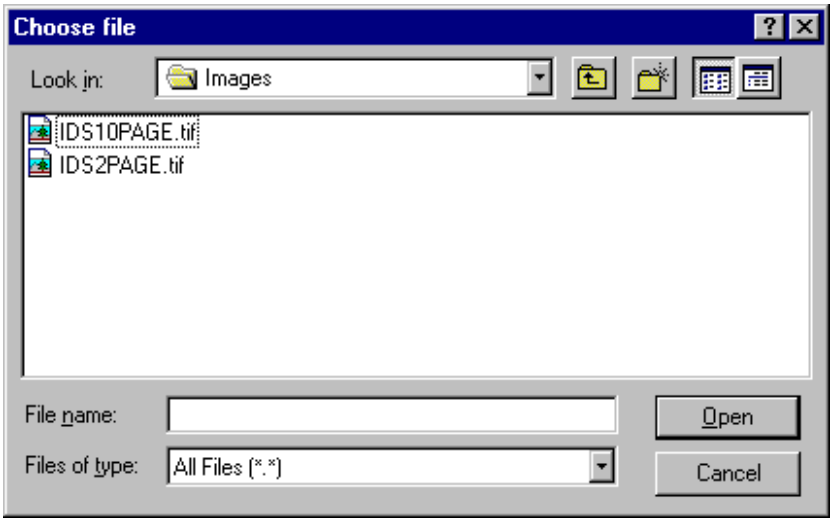
To be sure your image attaches properly in the Re$pond module, it must be in the "TIF" image format with the following settings applied:

- **Compression: CCITT Group 4 (2d) FAX**
- **Color: black and white**
- **Resolution: 200 x 200 dps**
- **Paper Size: 8-1/2 x 11 or less for a single sheet**
- **Image Size: Actual (do not select "fit to height" or "fit to width")**

NOTE: Depending on the software that comes with your scanner, these settings may be applied at the time the image is scanned, or may be applied after the fact with imaging software that comes with your PC. For assistance in selecting the correct options, please contact your company's internal technology services department.

To attach an image:

1. Select the Browse button in the Action area. The browse function will open a new window to allow you to select the appropriate image file from your PC.



2. Click on the appropriate "TIF" image file. The file name will appear in the File name field. Click on "Open".
3. Name your image in the Description area. A description that names the image must then be added in the Description field in the Merchant Action area.
4. Select the Add to List button to move the image to the List of Images area.
5. Select the Finish Step button to complete the image attachment.

Note: Prior to selecting the Finish Step button, you may remove the image form the List of Images area by selecting either the Clear All or Clear Selected button.

Once you select the Finish Step button the case moves from the Queue Worklist to the Work Tracker queue, where it remains until the end of day update occurs. As long as the case appears in the Work Tracker queue, you have the option of making any changes to the record and resubmitting the case.

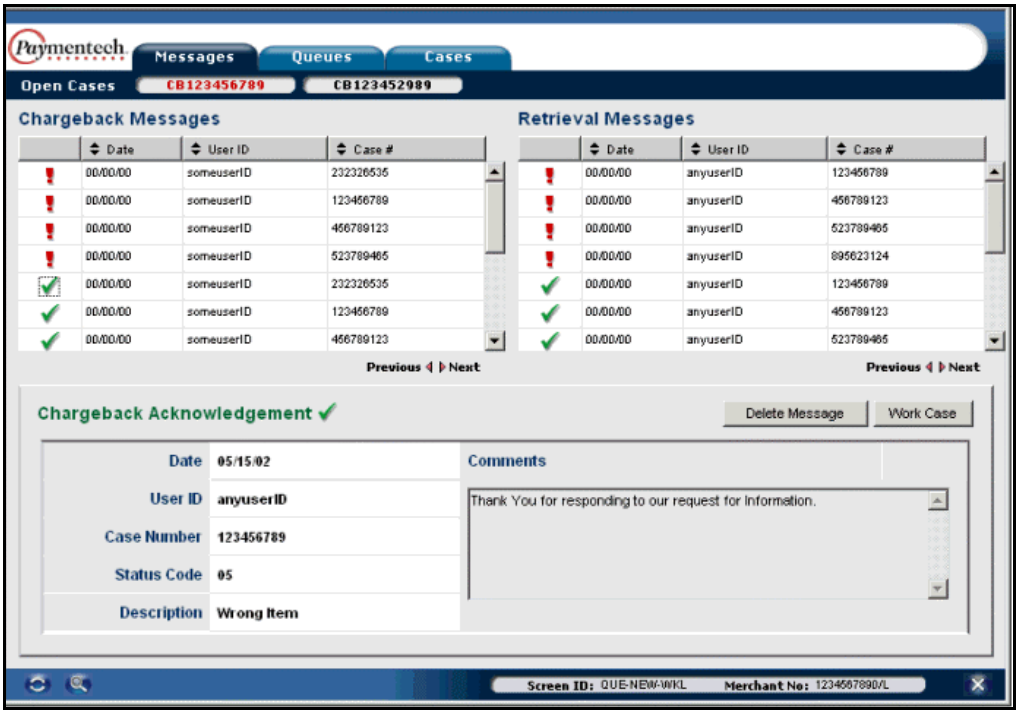
End of Day Update

When the end of day update occurs, the case is removed from the Work Tracker queue and reviewed for completeness.

After the case and its corresponding actions and documents have been reviewed, an acknowledgement or an alert is generated and the notification is displayed in the Messages area 3-4 business days after the end of day update. The Messages area should be reviewed daily, as updates can occur on a daily basis.

Acknowledgements (green check mark) let the user know that the appropriate supporting documentation has been received. For chargebacks, an acknowledgement may indicate that a chargeback rebuttal was accepted and the chargeback was reversed.

Alerts (red exclamation point) let the user know that additional action is required. The alert message will guide the user as to what action needs to be taken. For chargebacks, an alert may indicate a chargeback rebuttal was not accepted.



Clicking on the check mark or exclamation mark will display the detailed acknowledgement and alert information in the lower section of the Messages screen.

To view the detail and work the chargeback record, simply click on the Work Case button displayed in the bottom right-hand section of the Messages screen.

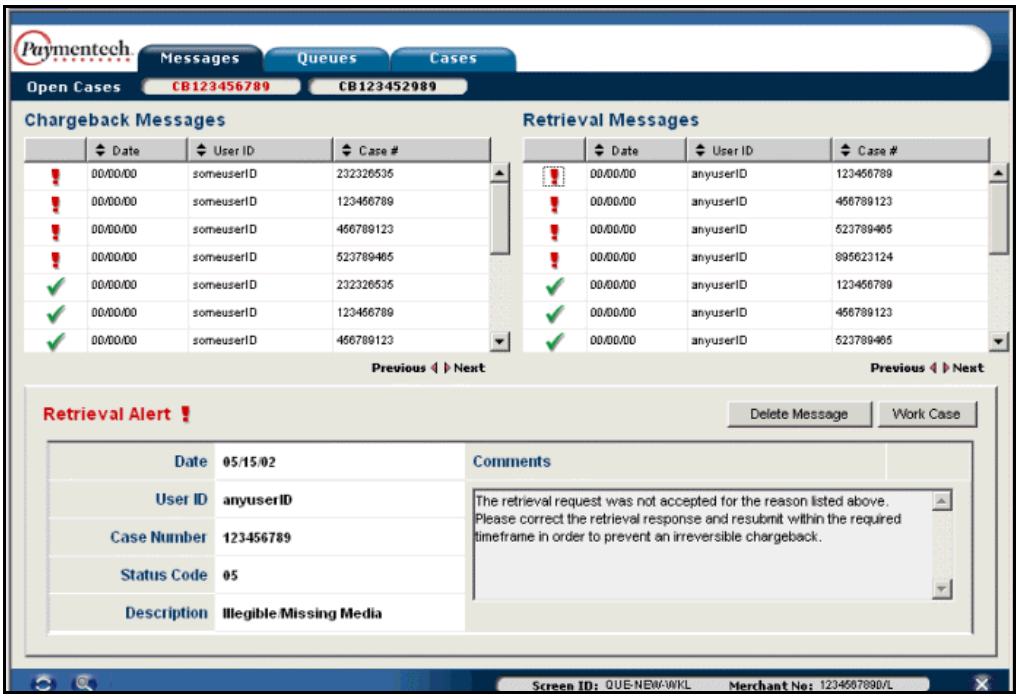
Once acknowledgements and alerts are reviewed and the necessary action taken, the cases in the Messages area can be deleted if desired by clicking the Delete Message button on the bottom right-hand section of the screen.

Messages

The Messages screen provides access to the retrieval and chargeback messages. This screen should be reviewed daily, as updates can occur on a daily basis. The Message screen is divided into two categories. Chargeback Messages are on the left side of the screen and Retrieval Messages are on the right side of the screen.

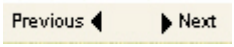
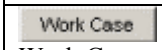
To view the actual messages, click on the red exclamation mark or the green check mark. Red exclamation marks indicate a problem with the information you responded with to the chargeback or retrieval, or it indicates a chargeback dispute was not accepted. In the alert message, you will be advised of what further action may be required. Messages are displayed for 60 days.

Screen Description



The following table describes the fields and icons in the Messages Screen once a chargeback or retrieval alert of acknowledgement is selected.

Field	Description
Chargeback Messages	This area holds chargeback messages that may require action be taken by the user. New messages arrive daily.
Acknowledgment	Acknowledgment. Indicates a case in the messages area that has been received by Paymentech, and found to have all required information and documentation.

Field	Description
Alert	Alert. Indicates a case in the messages area that has been received by Paymentech, but is missing information or documentation and further action is required by the user.
Date	The date the message was created.
User ID	Always displays "System".
Case Number	The case number of the retrieval or chargeback.
 Previous/Next	This icon can be used to view additional Chargeback and Retrieval messages. Each area can display up to 20 cases at a time for viewing. If more than 20 cases exist, click ◂ to view the previous 20 cases. Click ▸ to view the next 20 cases.
Retrieval Messages	This area holds retrieval messages that may require action be taken by the user. New cases arrive daily.
Acknowledgment	Acknowledgment. Indicates a case in the Messages area that has been received by Paymentech, and found to have all required information and documentation
Alert	Alert. Indicates a case in the Messages area that has been received by Paymentech, but is missing information or documentation and further action is required by the user.
Date	The date the message was created.
User ID	Always displays "System".
Case Number	The case number of the retrieval or chargeback.
Previous/Next	This icon can be used to view additional Chargeback and Retrieval messages. Each area can display up to 20 cases at a time for viewing. If more than 20 cases exist, click ◂ to view the previous 20 cases. Click ▸ to view the next 20 cases.
Message Detail	This area displays the detail to a selected message. The title of the type of message you selected will appear in the upper left hand corner of the lower section of the Message screen.
Date	The date the message was created.
User ID	Always displays "System".
Case Number	The case number of the retrieval or chargeback.
Status Code	The status code of the current record.
Description	The chargeback or retrieval description of the status code.
Comments	The comments section will allow you to view the notes specific to the case. The notes will be from Paymentech and will explain what action you need to take, if necessary.
Delete Message	The Delete Message button allows you to delete all the messages related to this case.
 Work Case	The Work Case button provides you with the ability to select actions to work the case.

Search Function

The Re$pond module includes functionality that allows you to search for particular retrieval and chargeback cases that meet certain criteria.

Click on the Search icon on the bottom left-hand side of the screen. A new Search Criteria window opens.

Choose the case type of Chargebacks or Retrievals for the search.

Select the "Search By" criteria which may be one of the following:

- Case number
- Merchant number
- Cardholder number
- Reference number
- Dispute Amount

Enter the search criteria value in the field and click Search. The cases that meet the search criteria appear in the Search Results queue. To view the detail for cases displayed in the Search Results queue, click the green arrow icon that appears on the left side. To print cases appearing in the Search screen, position the cursor in the case you want to print, and right click the mouse to display the print function.

The search functionality can be used to find cases that no longer appear in the Queue Worklist, Work Tracker, and Messages screens.

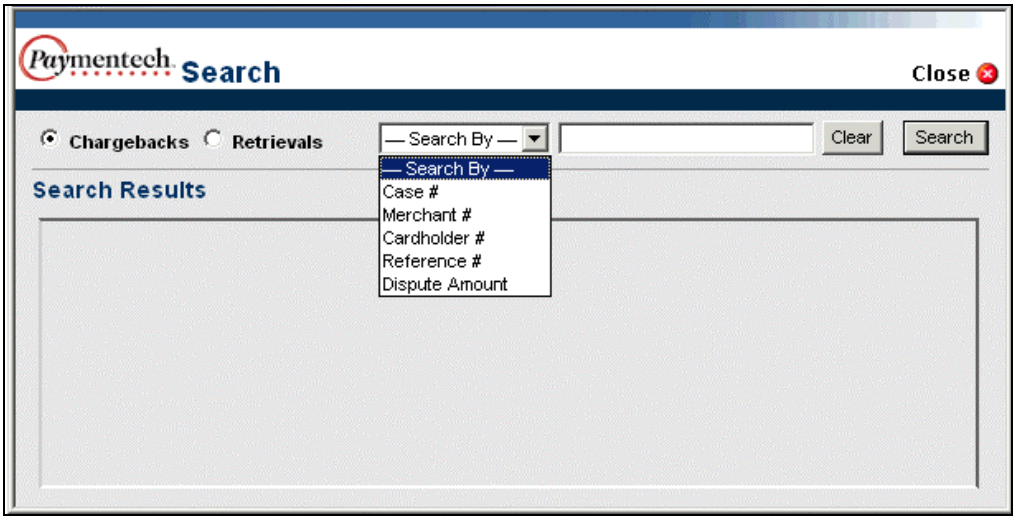
If no cases match the search criteria, the message "Search Results Table is Empty" will display.

The Search Results queue displays up to 20 cases at one time. Additional cases can be viewed by clicking Previous or Next icons under the search queue.

HELPFUL HINTS:
If searching by merchant number, the following guidelines apply.

- For chargebacks, 16 digits need to be entered. If the merchant number is less than 16 digits, 0 fill to the left until 16 digits are used.
- For retrievals, 20 digits need to be entered. If the merchant number is less than 20 digits, 0 fill to the left until 20 digits are used.
- For retrievals and chargebacks, if searching by a merchant number that starts with "420", "421", "424", "430", the full 12 digits of the number should be entered. No 0 fill is required.

Screen Description



The following table describes the fields and icons in the Search Criteria screen.

Field	Description
Close	Click to close the Search Criteria screen and return to the previous page.
Choose Case Type	Select either Chargebacks or Retrievals.
Search By	The criteria to be used for the search. Click the down arrow (▼) next to this field to display the criteria which include: Case # Merchant # Cardholder # Reference # Dispute Amount Enter the specific data element to search for in the free-form text field to the right of the Search By field.

Exception Item Re$pond Frequently Asked Questions

What card types are reported in Re$pond?

Retrieval and chargeback records are reported for Visa, MasterCard and Diners.

How do I access Re$pond?

Once you have logged into Re$ource Online and Recon $olution, select either the Chargebacks or Retrievals report categories and click on the Re$pond report. A new window will open and the Worklist screen of the Re$pond module appears.

What is the process flow for Re$pond?

The Re$pond process works as follows:

Incoming retrieval and chargeback records are displayed in the Queue Worklist. The user reviews the lists daily and takes the appropriate action by working each retrieval and chargeback record. Once worked by the user, the records move from the Queue Worklist to the Work Tracker, where they remain until the end of day update occurs.

Once the end of day update occurs, the records are reviewed for accuracy and completeness. Three to four business days after the end of update process occurs, acknowledgement and alert messages are returned to the user. The user reviews the acknowledgement and alert records on a daily basis. Acknowledgements require no further action. Alerts require the user to take additional action to complete the cycle.

When is Re$pond available?

Re$pond is available 24 hours a day, 7 days a week.

When does the end of day update run?

The end of day update occurs daily at 5pm ET.

Once a record is worked and the end of day update occurs, the record no longer appears in the Queue Worklist or Work Tracker. Is there some way to access or view the record?

Yes. You can find these records by using the search functionality.

Once the end of day update occurs, when is an alert or acknowledgement created?

The alerts and acknowledgements are created and displayed within the next 3-4 business days.

Where do I view a record that was not worked and the due date is past?

You may search for expired records by using the search functionality.

What scanners and imaging software are supported?

Any scanner and imaging software can be used but they must support “TIF” image format and the following settings:

- Compression: CCITT Group 4 (2d) Fax
- Color: black and white
- Resolution: 200 x 200 dps
- Paper Size: 8-1/2 x 11 or less for a single sheet
- Image Size: Actual (do not select "fit to height" or "fit to width")

NOTE: Depending on the software that comes with your scanner, these settings may be applied at the time the image is scanned, or may be applied after the fact with imaging software that comes with your PC. For assistance in selecting the correct options, please contact your company's internal technology services department.

Who do I contact for Technical Support?

Call the Technical Help Desk at 1-800-254-9556, 7 days a week.

If you need assistance with your scanner or imaging software, contact your company's technology services or desktop services department.

What if I need training or help understanding my data?

Contact your Paymentech representative for assistance.

What if my scanner is not working and I need to send in supporting documentation for a retrieval or chargeback?

You still have the option to fax the supporting documentation if you are unable to use your scanner. You should also work the retrieval and chargeback record in Re$pond and include a text comment that the supporting documentation was faxed and include the date the fax was sent.

Do I need to keep all the acknowledgement and alert records that are returned to me?

While you do have the ability to delete the acknowledgement and alert records, it is recommended that you keep them for a particular time period.

Is there a limit to the number of records that are viewable in the worklists?

While you can scroll through and display 20 records at a time, there is no limit to the number of records that is viewable. Simply use the "Next" and "Previous" buttons to access other records.

How many images can be attached to a retrieval or chargeback record?

Up to 5 images can be attached to a record.

How do I print records in the Queue Worklists, Messages, Work Tracker, and Search areas?

Position your cursor in the appropriate area and right click. The print option will display on the screen.

Can I sort data in Re$pond?

Yes. Simply click on the column heading once to sort data in that column in ascending order. If you click on the column heading a second time, the data will be

sorted in descending order. Any fields that contain the up/down arrow icon can be sorted.

Does Re$pond work with a Re$ource Online/Recon $olution logon that reflects a custom hierarchy setup?

No. Re$pond does not work with any Re$ource Online or Recon $olution logons that reflect custom hierarchy setups, including those at the outlet level.

How do I access Diners records?

You can access Diners records through the All Outstanding Chargebacks, Outstanding MC CB, and the All Outstanding Retrievals queues.

User Messages

This section contains messages that are displayed to the user and may be helpful in troubleshooting.

You are attempting to attach a response that is not in the required format. Please verify the file you are attempting to attach and retry.

This message is received if the user attempts to attach an image or document during the image attachment process that is not in the required "TIF" format. This message will be received if a user attempts to attach a document in Word or Excel formats.

Unable to upload image OR Uploading of attached image encountered an error.

This message is received if the user attempts to attach an image that does not meet the format and compression requirements of "TIF" image with "CCITT Group 4 (2d) Fax" compression.

In Process (Response).

Status of a retrieval record that has been worked by the user in the form of a response, and is currently being reviewed for accuracy and completeness. The retrieval record no longer appears in the Work Tracker list, but may be found using the search functionality.

In Process (Denial).

Status of a retrieval record that has been worked by the user in the form of unable to fulfill, and is currently being reviewed for accuracy and completeness. The retrieval record no longer appears in the Work Tracker list, but may be found using the search functionality.

Thank you for responding to our request for information. This is confirmation that our system received a response(s) from you for the item listed.

Acknowledgement message that worked retrieval or chargeback record has been received.

The retrieval request was not accepted for the reason listed above. Please correct the retrieval response and resubmit within the required time frame in order to prevent an irreversible chargeback.

Alert message that submitted retrieval did not contain complete or accurate information. A corresponding description will also be included to provide the user with guidance on what additional action needs to be taken.

In Process (Rebuttal).

Status of a chargeback record that has been worked by the user in the form of a rebuttal, and it is currently being reviewed for accuracy and completeness. The

chargeback record no longer appears in the Work Tracker list, but may be found using the search functionality.

In Process (Accept).

Status of a chargeback record that has been worked by the user in the form of accepting the chargeback, and it is currently being reviewed for accuracy and completeness. The chargeback record no longer appears in the Work Tracker list, but may be found using the search functionality.

Reversal request has been approved. Your account will be adjusted.

Acknowledgement comment that merchant's rebuttal for a chargeback has been accepted and the case is being reversed. The merchant's account is adjusted accordingly.

Reversal request has been denied.

Alert message that merchant's rebuttal for a chargeback has been denied and the case remains as a chargeback.

Error authenticating merchant. Contact Re$ource Online Help Desk for assistance.

This message is received if there is a problem with the merchant's setup for Re$pond, or a problem connecting to the Re$pond module. Call 1-800-254-9556 for assistance.

Search results table is empty.

There are no records matching the criteria you entered using the search functionality.

Warning, your session will be closed in X seconds due to inactivity. Click OK to continue.

This message is displayed when the Re$pond module is about to time out. Simply click "OK" to continue. The Re$pond module has an automatic time out after 15 minutes of inactivity. After 14 minutes of inactivity, the above message appears on the screen.

Frequently Asked Questions 6

General Information

1. What is Re$ource Online?
   - Re$ource Online is Paymentech's proprietary suite of web-based products.

2. What is Recon $olution?
   - Recon $olution is part of Re$ource Online, Paymentech's proprietary suite of web-based applications. Recon $olution serves as an electronic access point for retrieving credit card processing information, consolidated transaction reporting and reconciliation data. A merchant can display data for an individual location, or the entire company. Available data includes deposits, processing fees, batch summary, transaction detail, card totals, qualification information, retrievals and chargebacks, adjustment detail, and authorization detail. There is also the ability to search by cardholder number and view statements online.

3. How does Recon $olution work?
   - The application resides on a Paymentech server, which is accessed via http://www.paymentech.com. No software needs to be deployed to the user either initially or when any enhancements or changes are made to the application.

4. Are there any minimum system requirements?
   - Yes. These include:
     - *Access to the Internet.*
     - *Web browser – Microsoft Internet Explorer 5.5 or Netscape 4.7.*
     - *Acrobat Adobe Reader 5.0.*
     - *Microsoft Excel 97+.*

5. Since this is a web-based application, what security measures are in place to ensure protection of sensitive data?
   - Paymentech operates a secure web site and adheres to the generally accepted web security guidelines. Paymentech utilizes web encryption technology, which includes "SSL" (Secure Sockets Layer). The Recon $olution application is housed on a secure server with an SSL certificate which ensures that the information is encrypted as it travels between Paymentech and the user who is viewing the data. You can be assured of a secure channel as you will see the closed lock or key displayed at the bottom of your browser when utilizing Recon $olution. In addition, you are provided a Re$ource Online web account which includes a unique user name and password that allows only you to view only your data.

6. What does "http" and "https" mean?
   - When accessing information from the Internet, you use "http" (hypertext transfer protocol) or "https" (hypertext transfer protocol secure) as part of the Internet address. These protocols are used for exchanging information between your computer and the

computer from which you are requesting information. For security purposes, Recon $olution uses "https", the secure version of "http".

7. What can I do to protect my account information?
   - Memorize your password and do not write it down.
   - Log off from the Recon $olution application when you are finished viewing your data, or when you will be away from your PC.

8. What if I forget my logon?
   - Contact Advanced Product Support for assistance at 1-800-254-9556, 24 hours a day, 7 days a week for assistance.

9. Will my password expire?
   - No

10. Is there an automatic user time out?
    - Yes. If you are logged in but have not accessed the application for 10 minutes, you will automatically be logged out for security purposes.
    - If you log out of the application and then log in again within 10 minutes, you will not be prompted to enter your password again.

11. Can I access Re$ource Online Recon $olution from any PC that has Internet access?
    - Yes, as long as one of the required web browsers is used, and you have authorization to use the application. You must always use the appropriate password.

Support

1. What if I need help with Recon $olution?
   - If you need technical assistance with Recon $olution, call 1-800-254-9556, 24 hours a day, 7 days a week.
   - If you need training or help interpreting data in the Recon $olution reports, contact your Paymentech representative for assistance.

Data

1. How much data is available for viewing?
   - Data viewing history is determined by the data type:
     - Summary financial data accumulates up to 6 months
     - Transaction detail data accumulates up to 6 months
     - Authorization data accumulates up to 3 months
     - Retrieval and chargeback data accumulates up to 12 months

2. Are Diners and JCB licensing data available?
   - Yes

3. Where does qualification information come from for Discover, American Express, JCB and Diners?

- There is no true qualification information available for these card types, so all of these transactions are listed as "qualified" or as the particular card type.

4. What is custom data?
   - Custom data is a unique identifier captured with the transaction at the point-of-sale. The custom data field can accommodate up to 30 bytes of alpha/numeric data. It is inputted by the merchant through the point-of-sale device. An example of a custom data element might be an invoice number, sales number, or employee ID.

5. What are the user requirements for custom data?
   - Merchant must use Paymentech Network Services for front-end processing, a certified point-of-sale application that supports custom data, and Paymentech's preferred back-end platform for back-end processing.

6. What point-of-sale products are certified to support custom data?
   - Currently, Atomic Authorizer Version 3.2 and Intrix software support the custom data. Paymentech is in the process of certifying other point-of-sale products to support custom data. Please contact your Paymentech Relationship Manager for a current list.

7. What is the most recent data that can be viewed?
   - Data for the previous day.

8. How long does it take for the data to appear in Recon $olution?
   - Typically, transaction and financial data will be available in Recon $olution 24-48 hours after the batch has been settled.

9. Can retrievals and chargebacks be responded to online?
   - Not at this time; however a future enhancement with this functionality is planned. The status and data detail of retrievals and chargebacks can be viewed to assist you with your exception item management.

10. After specifying criteria for displaying data, how long does it take to see the results?
    - It depends on the criteria selected, but most data is displayed within 10 seconds.
    - There are some limitations on how much data can be requested, and you may experience a "time out" as a result. For example, if you are attempting to display transaction detail for all of a company's locations for a several week or month period, the query may time out. The workaround is to either narrow the date range specified or narrow the level of hierarchy upon which you are trying to search.
    - Another factor that could cause you to experience a "time out" is the length of time your company's firewall stays open. Many companies maintain a short time limit on how long they will keep their firewall open for security purposes. This means that if a data query is taking longer than the time limit that your firewall stays open, a time out may result.

11. I've selected a date range and hierarchy level to retrieve data, but I receive a message that says "no records can be found". What have I done wrong?
    - You will receive this message if no data matches your selection criteria. If you believe you have received this message in error, contact the Advanced Product Support group at 1-800-254-9556, 24 hours a day, 7 days a week.
    - Before calling Advanced Product Support, check your date range selection again to make sure that you have correctly selected the desired date range.

Reports

1. What Reports contain information on batch and transaction detail?
   - Recap Summary
   - Card Type Analysis
   - Card Type Summary
   - Card Type Summary by Merchant
   - Batch Detail Report
   - Batch Exception Report
   - All Transactions Report
   - Qualified Transactions Report
   - Non-Qualified Transactions Report
   - Debit Card Analysis
   - Debit Card Monthly Analysis
   - Private Label Report

2. Where can I find information on Retrievals?
   - Outstanding Retrieval Report
   - Fulfilled Retrieval Report
   - Expired Retrieval Report

3. Where can I find information on Chargebacks?
   - Denied Reversals
   - Exceptions Summary
   - Disposition Report
   - Dispositions Analysis
   - Reversal Report
   - Reversals Analysis
   - Representments Report
   - Pending Chargeback Report

4. Where do I find Qualification information?
   - Qualification Report
   - Qualified Transactions Report
   - Non-Qualified Transactions Report

5. How do I find Authorization information?
   - Authorization Report

6. How do I search for a credit card number?
   - Cardholder Search
   - Cardholder History

7. Where do I find settlement fee information?
   - Settlement Fees Summary
   - Settlement Fees Detail
   - Statements

8. Where do I find merchant information?
   - Location Report
   - Hierarchy Structure Report

9. Where do I find funding information?
   - DCN
   - DCN Analysis
   - Financial Adjustments
   - Settlement Summary

10. Where do I find online statements?
    - Statements report category

11. What reports display the custom data field?
    - The following reports display the custom data field if the User Preferences are set to display custom data (page 83):
      - All Transactions Report
      - Non-Qualified Transactions Report
      - Qualified Transactions Report
      - Denied Reversals
      - Dispositions
      - Reversals
      - Pending Chargebacks
      - Representments
      - Expired Retrievals
      - Fulfilled Retrievals
      - Outstanding Retrievals
    - The following reports display the custom data field regardless of whether or not there is data to display in this column:
      - Cardholder History
      - Cardholder Search
    - The following reports display the custom data field in the report only if there is custom data for any merchant location in the hierarchy:
      - Chargeback and Retrieval Detail Report
      - Credits Without Offsetting Debits Detail Report

Glossary 7

Descriptions of terms

Term	Description
Adjustment	A sum of money calculated by the processing institution to add to or subtract from a merchant's batch deposit total. The processing institution can generate adjustments for chargebacks, deposit correction notices, or settlement fees, for example.
Authorization	The approval given by a credit card issuer at the time of a purchase. An authorization is requested by a merchant, often via a dial-up credit card terminal. Approval is based on the card validity, card credit limit, amount of purchase and current estimated balance, among other criteria.
Authorization Code	An alphanumeric string transmitted to a merchant by the card issuer indicating that the request for authorization for a purchase or cash advance is approved. The code is proof that the card issuer authorized a purchase.
Batch	A set of authorized transactions accumulated by a POS device during a period of time. Commonly, a merchant stores transaction information during a business day and submits a batch for settlement at the end of the business day.
Batch Details	The detailed information required to submit a batch for settlement. This includes batch number, merchant number, transaction amounts and dates, and batch total amount.
Card Association	An institution that governs the rules and regulations of issuing credit cards and processing card transactions.
Card Issuing Institution	The institution, such as a bank, that issues a credit card to a cardholder. The contract terms between the cardholder and the card issuing institution vary.
Cardholder	Person or institution that is responsible to the card issuing institution for a credit or debit card used to buy goods or services.

Term	Description
Cardholder Number	The unique identifying account number of a credit or debit card. The card issuing institution defines this number when it issues a credit card to a cardholder.
Chargeback	A notice originating from the cardholder via the card issuing institution to the processing institution that the cardholder disputes a credit or debit card transaction. Paymentech has a series of chargeback statuses: Representment, Pending Chargeback, Disposition, and Reversal.
Custom Data	A unique identifier captured with the transaction at the point-of-sale. The custom data field can accommodate up to 30 bytes of alpha/numeric data. It is inputted by the merchant through the point-of-sale device. An example of a custom data element might be an invoice number, sales number, or employee ID.
Custom Hierarchy	Reporting groups that can be defined which are independent of the Paymentech hierarchy structure.
Credit Card	A plastic card with a magnetic strip of encoded information used to buy goods or services. A credit card transaction results in a charge against a line of credit offered to the cardholder by the card issuing institution.
Deposit	The amount of money that a processing institution puts into a merchant's depository account when a batch of authorized payment transactions is settled. Re$ource Online defines a submitted deposit as the amount of the batch total from the merchant. The paid deposit is defined as the submitted deposit minus the non-settled transactions, exceptions, and processing fees.
Deposit Correction Notice (DCN)	An adjustment that Paymentech makes to a merchant's deposit total when Paymentech detects an error in a batch.
Disposition	A settled chargeback amount that results in an adjustment (usually a deduction) to a merchant's deposit.
Downgrade	The process of identifying a non-qualified transaction. Since non-qualified transactions cost the merchant more in interchange fees, information about downgrades is important to monitor and determine why downgrades are occurring.
Exception	Notification of something that stops or modifies the normal procedure of processing a transaction. Chargebacks, retrievals and deposit correction notifications are all exceptions.
Expired Retrieval	A retrieval request that is still outstanding 15 days after the original retrieval request date.

Term	Description
Export	A function in a computer software program that creates a specially formatted data file that another program can use.
Fulfilled Retrieval	A retrieval request to which the merchant or the merchant's agent has responded with a copy of the original sales transaction document.
Hierarchy	A grouping or pre-defined group of merchants for purposes of reporting.
Merchant	An individual or institution that provides goods and/or services. A credit or debit card transaction involves a cardholder making a purchase from a merchant.
Non-Qualified Transaction	A transaction that has not met all the requirements for the best interchange rate and was downgraded to a higher interchange rate.
Non-Settled Deposits	The portion of a deposit submitted to Paymentech for processing that is paid to the merchant by another company such as American Express or Discover.
Outstanding Retrieval	A retrieval request that has yet to be fulfilled and has an original retrieval request date less than 15 days from the current date.
Pending Chargeback	A chargeback case in arbitration that Paymentech has marked with a status of "pending". This status means that the chargeback amount is "suspended" until the case is resolved.
Print	A function that creates a paper copy of Re$ource Online information.
POS	Point of Sale - the location where a customer purchases goods or services from a merchant. Often used in reference to the POS device - the machine that records the card transaction.
Processing	The activities involved in settling credit and debit card transactions so that the correct amount is deposited in a merchant's account and the card issuing institution receives the information it needs to bill the cardholder.
Provider/Outlet ID	A 6 digit number used in Recon $olution that equates to a particular level of the merchant hierarchy.
Qualified Transaction	A transaction that has qualified for the best interchange rate by meeting all the card association requirements.
Recap Summary	A summary of the total dollar amount paid to a merchant, including submitted and paid deposits, exceptions, and settlement fees.

Term	Description
Representment	A chargeback that Paymentech has represented to the issuing bank on the merchant's behalf.
Retrieval	A request for a copy of the original sales receipt for a transaction. A retrieval usually originates with the card issuing institution when a customer questions a transaction.
Reversal	A chargeback that Paymentech originally settled as a disposition, but has since been approved for reversal. The dollar amount of a reversal is usually added to the merchant's deposit.
Settlement Fees	The fee that Paymentech charges a merchant for transaction processing services. These fees include the discount rate and may include miscellaneous fees for equipment leases, authorization fees or report product usage.
Transaction	The documentation, usually saved and processed digitally, for an exchange of goods or services that is paid for with a credit or debit card.

Appendix A A

Authorization Source Codes

Authorization Code	Description
BYD	BuyPass/Concorde Debit
BYP	BuyPass/Concorde
ENV	FDMS Nashville (formerly Envoy)
GEN	Paymentech Network Services
MAP	Global Central (formerly MAPP)
MDI	Global Central (formerly MDI)
NCD	Global East (formerly NDC)
S88	CardNet
Tel	FDMS Telemoney
VIS	Vital

Related Reports:

Authorization Report (page 10)
Cardholder History (page 31)

Appendix B B

Chargeback Reason Codes

MasterCard Chargeback Codes

Reason Code	Description
01	Requested transaction information not received
02	Requested/required item illegible or missing
07	Warning bulletin
08	Requested/required authorization not obtained
12	Account number not on file
24	Earlier warning bulletin protection
31	Transaction amount differs
34	Duplicate processing
35	Card not valid or expired
36	Incorrect account number
37	No cardholder authorization
40	Fraudulent processing of transaction
41	Cancelled recurring transaction
42	Late presentment
46	Correct transaction currency code not provided
47	Exceeds floor limit - not authorized and fraudulent transaction
49	Questionable merchant activity
50	Credit posted as a purchase
53	Not as described
54	Cardholder Dispute - not elsewhere classified
55	Nonreceipt of merchandise
56	Defective merchandise
57	Card-activated telephone transaction
59	Services not rendered

Reason Code	Description
60	Credit not processed
62	Counterfeit transaction magnetic stripe POS fraud

VISA Chargeback Codes

Reason Code	Description
20	T&E - No authorization
21	T&E - Late presentment
22	T&E - Expired card
23	T&E - Invalid transaction
24	T&E - Merchant service error
25	T&E - Processing error
26	T&E - Transaction receipt fulfillment
27	T&E - Document fulfillment
28	T&E - Account number verification
29	T&E - Declined authorization
30	Services not rendered
31	Addition or transposition error
32	Fraudulent transaction prior to embossed valid date
36	Incorrect account number
41	Cancelled recurring transaction
47	Fraudulent transaction - no authorization
50	Credit posted as a purchase
51	Incorrect transaction amount
52	MOTO transaction on expired or never issued account number
53	Not as described
56	Defective merchandise
57	Fraudulent processing of transaction
59	Negative account number verification
60	Requested copy illegible
61	Fraudulent MOTO transaction
62	Counterfeit transaction
70	No account number verification
71	Authorization request declined
72	No authorization

Reason Code	Description
73	Expired card
74	Late presentment
77	Non-matching account number
79	Requested transaction receipt not received
81	Fraudulent transaction - no imprint obtained
82	Duplicate processing
84	Fraudulent transaction - signature not obtained
85	Credit not processed
86	Transaction amount changed
90	Non-receipt of merchandise
93	Risk identification service
94	T&E - Cancelled guaranteed reservation
95	T&E -Advance deposit service
96	Transaction exceeds limited amount

Related Reports:

Denied Reversals (page 33)
Dispositions (page 35)
Pending Chargebacks (page 41)
Representments (page 43)
Reversals (page 45)

Appendix C C

Retrieval Reason Codes

MasterCard Retrieval Codes

Reason Code	Description
23	T&E - Invalid Transaction
41	Legal or fraud analysis
42	Potential chargeback/Compliance doc
99	Request for Media (Default)

VISA Retrieval Codes

Reason Code	Description
28	Request for copy bearing signature
29	Request for T&E document
30	Request due to cardholder inquiry
33	Request for legal process or fraud analysis
34	Repeat request
99	Request for media (default)

Related Reports:

Expired Retrievals (page 72)
Fulfilled Retrievals (page 74)
Outstanding Retrievals (page 76)

Appendix D **D**

Qualification Downgrade Reason Codes

Code	Description	Detail
A10	MISSING/INVALID SUPERMARKET DATA	Merchants who are priced at MasterCard Supermarket (017) but who do not meet the supermarket qualifications will have their sales clear at Merit III with this code. They may clear here due to not having the "S" code or it is in the wrong positions (20-22), or having the incorrect MCC.
A11	MERCHANT CODE (MCC) DOES NOT QUALIFY FOR CAT	Merchants who are priced at MasterCard CAT (040) with an MCC of 5542, but settle transactions under the MCC of 5541will now attempt to clear at Merit III. If the sale meets the Merit III requirements, and the sale is less than or equal to $35.71 they will receive this code
A12	MERCHANT CODE (MCC) DOES NOT QUALIFY FOR KEY ENTERED	Merchant has an MCC code that does not allow them to qualify at MasterCard's Key Entered rate.
A13	TRAN/SHIP DATE MORE THEN 7 DAYS FROM AUTHORIZATION DATE	For Direct Marketing / Card Not Present merchants, the merchant has seven days from the time they do authorization to ship the merchandise and then settle. You receive this error when the authorization date is greater then seven days from the transaction date.
A14	AUTHORIZATION MCC DOES NOT MATCH SETTLEMENT MCC	The Authorization and settlement MCC must equal.
A15	ILLOGICAL DATES: SETTLEMENT DATE PRIOR TO AUTHORIZATION DATE	You can not have a settlement date before the Authorization.
AA1	TRANSACTION CLEARED AS HAND KEYED TRANSACTION	This descriptor reflects that a transaction was hand keyed rather then swiped. This is not an error but rather a descriptive bill-back.

Code	Description	Detail
AA2	ERROR READING MAGNETIC STRIPE	This billback code appears when the full magnetic stripe is not read on a transaction this could be the result of a faulty terminal.
AA3	MISSING/INVALID RESPONSE CODE FROM AUTHORIZATION	At time of authorization Visa and MC returns a two digit response code. This error is caused by one of three reasons. 1: Response code was not sent in settlement record. 2: An invalid response code was sent at time of settlement. 3. No authorization was received. (Offline / Forced)
AA4	MISSING/INVALID AUTHORIZATION CODE	This billback code appears when a merchant submits a transaction with either an invalid approval code or no authorization code. This can be the result of an offline/forced transaction.
AA5	MISSING/INVALID AUTHORIZATION SOURCE CODE	At time of Authorization Visa returns a Source code indicator. This code is usually generated when an off-line approval was received.
AA6	MISSING/INVALID VALIDATION CODE FROM AUTHORIZATION	At time of authorization Visa returns a validation code. This error is caused by one of four reasons. 1) Visa didn't return a validation code because the transaction was Key Entered and no AVS was supplied. 2) Visa didn't return a validation code because the transaction was a Retail Key Entered and AVS (ZIP Code) was supplied and the ZIP Code (AVS) did not a match. 3) The validation code was not sent at time of settlement. 4) There was a matching Issue where the authorization data was not match-up to the settlement data.
AA7	MISSING/INVALID TRAN ID FROM AUTHORIZATION	At time of authorization Visa returns a Tran Id. This error is caused by one of four reasons. 1) Visa didn't return the Tran Id because the transaction was Key Entered and no AVS was supplied. 2) Visa didn't return the Tran Id because the transaction was a Retail Key Entered and AVS (ZIP Code) was supplied and the ZIP Code (AVS) did not a match. 3) The Tran Id was not sent at time of settlement. 4) There was a matching Issue where the authorization data was not match-up to the settlement data.

Code	Description	Detail
AA8	MISSING/INVALID BANKNET DATA FROM AUTHORIZATION	At time of authorization MC returns banknet data. This error is caused by one of the following reasons. 1) This was an off-line / forced transaction. 2) The authorization information was not sent at time of settlement. (Banknet data Banknet reference Number, Response Code, Auth Code.) 3) Transaction was not authorized.
AA9	MISSING/INVALID ACI FROM AUTHORIZATION	At time of authorization Visa returns an ACI. The ACI represents how VISA saw the transaction. There could be one or more reasons for this error and an investigation needs to occur.
AAA	TRANSACTION DOWNGRADED FOR NO AVS / PREFERRED FLAG	You will receive this billback code for key entered transactions and the merchant did not do AVS.
ACQ	AUTHORIZATION CODE DOES NOT QUALIFY	At time of authorization Visa and MC returns a six digit authorization code. This error is caused by one of two reasons. 1) Authorization code not sent in settlement record. 2) An invalid Authorization code was sent at time of settlement.
ASQ	AUTHORIZATION SOURCE CODE DOES NOT QUALIFY	At time of authorization Visa and MC returns a one-digit authorization Source code. This error is caused by one of two reasons. 1) Transaction was off-line / Force, Authorization manually key entered or not entered at all. 2) Source code not sent in settlement record.
ATM	AUTHORIZATION & CLEARING AMOUNT EXCEED TOLERANCE	This error reflects that a transaction amount was either smaller or larger then the authorization amount allowed tolerance.
CC1	TRANSACTION CLEARED AS CORP T&E RATE I (US) AIRLINE	Merchant accepted a Corporate card and did not supply one or all of the following fields to qualify at Data Rate II. 1) Customer Code 2) Tax Amount 3) Merchant Type 4) Merchant Tax ID.
CC2	TRANSACTION CLEARED AS CORP T&E RATE II (US) AIRLINE	Merchant accepted a Corporate card and did not supply the Line Item Detail to qualify at Data Rate III.
CC3	TRANSACTION CLEARED AS PASSENGER TRANSPORT	Merchant Qualified at the best rate. This is not an error but rather a descriptive billback.

Code	Description	Detail
CC9	MISSING/INVALID TRAVEL AGENCY CODE	This error is for the Airline Industry only and is caused by not sending in the correct data.
CCA	MISSING/INVALID TRAVEL AGENCY NAME CODE FOR LEG	This error is for the Airline Industry only and is caused by not sending in the correct data.
CCB	MISSING/INVALID MULTIPLE CLEARING SEQUENCE COUNT	This error is for the Airline Industry only and is caused by not sending in the correct data.
CCC	MISSING/INVALID MULTIPLE CLEARING SEQUENCE NUMBER	This error is for the Airline Industry only and is caused by not sending in the correct data.
CCD	CARRIER CODE DOES NOT QUALIFY	This error is for the Airline Industry only and is caused by not sending in the correct data.
CCE	MISSING/INVALID MARKET SPECIFIC DATA	All Hotels / Car Rental / and Card Not Present (Direct Marketing) merchants must supply the Market Specific Data. This error is generated when one of the following is not done. 1) Hotels must supply the Folio number. 2) Car Rentals must supply Rental agreement number. 3) CNP must supply the order number.
CCM	MISSING/INVALID CUSTOMER CODE	A Customer code is required for all Purchasing cards.
CCN	MISSING/INVALID ISSUING CARRIER	This error is for the Airline Industry only and is caused by not sending in the correct data.
CCO	MISSING/INVALID CONJUNCTION TICKET	This error is for the Airline Industry only and is caused by not sending in the correct data.
CCP	MISSING/INVALID EXCHANGE TICKET	This error is for the Airline Industry only and is caused by not sending in the correct data.
CCQ	MISSING/INVALID FARE BASIS CODE	This error is for the Airline Industry only and is caused by not sending in the correct data.
CCR	MISSING/INVALID FLIGHT NUMBER	This error is for the Airline Industry only and is caused by not sending in the correct data.
CCU	MISSING/INVALID ENDORSEMENTS/RESTRICTIONS	This error is for the Airline Industry only and is caused by not sending in the correct data.
CCV	MISSING/INVALID PASSENGER NAME	This error is for the Airline Industry only and is caused when no passenger name was submitted.

Code	Description	Detail
CCW	INVALID AVS RESPONSE CODE	The AVS response code was either missing or was not one of the valid response codes.
CCX	MISSING/INVALID TICKET NUMBER	This error is for the Airline Industry only and is caused by a missing / invalid ticket number.
CCY	MISSING/INVALID TRAVEL DATE	This error is for the Airline Industry only and is caused by either a missing or invalid travel date.
CCZ	MISSING/INVALID CITY ORIGIN	This error is for the Airline Industry only and is caused when the city of origin was missing or invalid.
CHI	CARDHOLDER ID METHOD DOES NOT QUALIFY	The Cardholder ID method is required for all Visa transactions. The only valid codes are 1 - 4. However each code is dependent on what type of transaction you are trying to qualifying for. "1" is for Retail (Card Present) transactions "2" is for PIN included transactions "3" is for an Unattended Terminal (No pin pad) "4" is for CNP (Direct Marketing) transactions
DD1	MISSING/INVALID MARKET SPECIFIC INDICATOR	All Hotels and Car Rental merchants not trying to qualifying for Retail must supply the Market Specific Indicator. 1) Hotels must supply the "H". 2) Car Rentals must supply the "A"
DD3	MISSING/INVALID CHECK OUT DATE	Hotels must supply a valid check-out date. There are two main reasons why this error occurs. 1) Date was not sent in settlement record. 2) Date was earlier than check-in date.
DD4	MISSING/INVALID EXTRA CHARGES	Hotels and Car Rentals are allowed to add extra charges to the bill, however they must supply a valid indicator for Car Rentals, Space, 0 through 5 and for Hotels, 0 or 2 through 7.
DD5	MISSING/INVALID NO SHOW INDICATOR	Hotels must supply a valid no show indicator of either a 0 = Not Applicable or a 1 = No Show. Any thing other then these two will create this billback.
DD6	MISSING/INVALID CHECK IN DATE	Hotels must supply a valid check-in date. There are two main reasons why this error occurs. 1) Date was not sent in settlement record. 2) Date was older then check-out date.

Code	Description	Detail
DD7	MISSING/INVALID PURCHASING IDENTIFIER NOT = 3 OR 4	Car Rental merchants must supply a "3" in the Purchase Id format field showing that they supplied the Rental Agreement Number. Hotel merchants must supply a "4" in the Purchase Id format field showing that they supplied the Hotel Folio number. This is only true if they are not trying to qualify for the Retail rate.
DD8	MISSING/INVALID RENTAL AGREEMENT NUMBER	This billback is generated for a Car Rental merchant that did not supply a Rental agreement number.
DD9	MISSING/INVALID RENTER NAME	This billback is generated for a Car Rental merchant that did not supply a Renter's Name.
DDA	MISSING/INVALID RENTAL RETURN CITY	This billback is generated for a Car Rental merchant that did not supply a Return City.
DDB	MISSING/INVALID RENTAL RETURN DATE	This billback is generated for a Car Rental merchant that did not supply a Return Date.
DDC	MISSING/INVALID RETURN LOCATION ID	This billback is generated for a Car Rental merchant that did not supply a valid Return location ID.
DDD	MISSING/INVALID ARRIVAL DATE / TIME	The arrival date or time was missing or in the wrong sequence. (mmddyy hh:mm)
DDF	MISSING/INVALID PROPERTY PHONE NUMBER (MC)	The TIPS Program requires the property phone number.
DDH	MISSING/INVALID DEPARTURE DATE / TIME]	The departure date or time was incorrect.
DST	DEST. CITY/AIRPORT CODE DOES NOT QUALIFY	This error is for the Airline Industry only and is caused by not sending in the correct data.
EE3	INCORRECT MAIL/PHONE INDICATOR IS NOT 1 OR 3	The MO/TO indicator must be a 1 for CNP (Direct Marketing) Single transaction and 3 for CNP (Direct Marketing) Installment payment.
EE4	MISSING/INVALID CUSTOMER SERVICE PHONE NUMBER	All Card Not Present (Direct Marketing) merchants must supply a customer service phone number. This can be accomplished in one of three ways. 1) Merchant sends it in with the settlement record 2) Phone number is on the DBA City field on Paymentech's system Mainframe 3) Phone number is setup on point of sale product or other host systems.

Code	Description	Detail
EE5	MISSING/INVALID POS TERMINAL CAPABILITY	Visa requires all transactions to have a POS Terminal Capability. The values can only be 0 through 5 and 9.
EE6	MISSING/INVALID PURCHASING IDENTIFIER NOT = 1	All Card Not Present (Direct Marketing) merchants must supply a "1" in the Purchase Id format field showing that they supplied the order number.
GG1	TRANSACTION CLEARED AS CORP DATA RATE I (US) PURCH	Merchant accepted a Purchase card and did not supply one or all of the following fields to qualify at Data Rate II. 1) Customer Code 2) Tax Amount 3) Merchant Type 4) Merchant Tax ID.
GG2	TRANSACTION CLEARED AS CORP DATA RATE II (US) PURCH	Merchant accepted a Purchase card and did not supply the Line Item Detail to qualify at Data Rate III.
GG3	TRANSACTION CLEARED AS CORP DATA RATE III(US) PURCH	Merchant accepted a Purchase card and this is the best rate possible at which to clear. This is not an error but rather a descriptive billback.
GG4	TRANSACTION CLEARED AS CORP DATA RATE II(INTL) PURCH	Merchant accepted a Purchase card and did not supply the Line Item Detail to qualify at Data Rate III.
GG5	TRANSACTION CLEARED AS CORP LRG TKT (INTL) PURCH	Merchant accepted a Purchase card and this is the best rate possible at which to clear. This is not an error but rather a descriptive billback.
GG6	TRANSACTION CLEARED AS CORP LRG TKT (US) PURCH	Merchant accepted a Purchase card and this is the best rate possible at which to clear. This is not an error but rather a descriptive billback.
GG7	TRANSACTION CLEARED AS CORP PURCH (INTL) PURCH	Merchant accepted a Purchase card and this is the best rate possible at which to clear. This is not an error but rather a descriptive billback.
GG9	TRANSACTION CLEARED AS CORP FACE TO FACE (US) PURCH	Merchant accepted a Purchase card and this is the best rate possible at which to clear. This is not an error but rather a descriptive billback.
GGB	TRANSACTION CLEARED AS CORP LRG TKT DATA RATE II US PURCH	Merchant accepted a Purchase card and did not supply the Line Item Detail to qualify at Data Rate III.
GGC	TRANSACTION CLEARED AS CORP LRG TKT DATA RATE III US PURCH	Merchant accepted a Purchase card and this is the best rate possible at which to clear. This is not an error but rather a descriptive billback.

Code	Description	Detail
GGD	TRANSACTION CLEARED AS CORP T&E RATE I (US) PURCH	Merchant accepted a Purchase card and did not supply one or all of the following fields to qualify at Data Rate II. 1) Customer Code 2) Tax Amount 3) Merchant Type 4) Merchant Tax ID.
GGE	TRANSACTION CLEARED AS CORP T&E RATE II (US) PURCH	Merchant accepted a Purchase card and did not supply the Line Item Detail to qualify at Data Rate III. For Hotel & Car Rental this is the best rate.
GGF	TRANSACTION CLEARED CORP STANDARD (US) PURCH	Merchant Accepted a Purchasing card and failed the timeliness edits.
HH1	TRANSACTION CLEARED AS CORP DATA RATE I (US) BUSINESS	Merchant accepted a Business card and did not supply one or all of the following fields to qualify at Data Rate II. 1) Tax Amount 2) Merchant Type 3) Merchant Tax ID.
HH2	TRANSACTION CLEARED AS CORP DATA RATE II (US) BUSINESS	Merchant accepted a Business card and did not supply the Line Item Detail to qualify at Data Rate III.
HH4	TRANSACTION CLEARED AS CORP FACE TO FACE BUSINESS	Merchant accepted a Business card and this is the best rate possible at which to clear. This is not an error but rather a descriptive billback.
HH6	TRANSACTION CLEARED AS CORP LRG TKT (US) BUSINESS	Merchant accepted a Business card and did not supply the Line Item Detail to qualify at Data Rate III.
HH8	TRANSACTION CLEARED AS CORP T&E RATE I (US) BUSINESS	Merchant accepted a Business card and did not supply one or all of the following fields to qualify at Data Rate II. This is the best rate for restaurants. 1) Merchant Type 2) Merchant Tax ID.
HH9	TRANSACTION CLEARED AS CORP T&E RATE II (US) BUSINESS	Merchant accepted a Business card and did not supply the Line Item Detail to qualify at Data Rate III. For Hotel & Car Rental this is the best rate.
HHA	TRANSACTION CLEARED AS CORP / BUSINESS CARD	Merchant accepted a Corporate / Business (Visa Non T&E)
HHB	TRANSACTION CLEARED AS CORP LRG TKT/DR II (US) BUS	Merchant accepted a Corporate card and did not supply the Line Item Detail to qualify at Data Rate III.
HHC	TRANSACTION CLEARED AS CORP INT'L BUSINESS	Merchant accepted an Int'l Corporate / Business MasterCard.This is not an error but rather a descriptive billback.

Code	Description	Detail
I10	TRANS CLEARED AS AUTOMATED FUEL DISPENSER	Merchant is a gas station or store with a gas station and this is the best rate possible at which to clear. This is not an error but rather a descriptive billback for Visa transactions.
I11	TRANSACTION CLEARED AS CPS/ACCT FUNDING	Transaction cleared at the new CPS/Account Funding rate established for Brokerage accounts, Escrow accounts, and stored value products, such as the Visa Buxx card for transactions that originated over the internet
II0	TRANS CLEARED AS CONVENIENCE PURCH OR AFD	"The merchant fell into one of the following MCC categories and was eligible for the convenience purchase rate. This is not an error but rather a descriptive billback. 5814 - Fast Food Restaurants 5499 – Miscellaneous Food Stores – Convenience Stores, Markets, Specialty Stores, and Vending Machines. 5541- Service Stations. 5542 – Fuel Dispenser (Automated). 7832 – Motion Picture Theaters "
II1	TRANSACTION CLEARED AS CORP DATA RATE I(US) FLEET	Merchant accepted a Fleet card and did not supply one or all of the following fields to qualify at Data Rate II. 1) Customer Code 2) Tax Amount 3) Merchant Type 4) Merchant Tax ID.
II2	TRANSACTION CLEARED AS CORP DATA RATE II(INTL) FLEET	Merchant accepted a Fleet card and did not supply the Line Item Detail to qualify at Data Rate III.
II3	TRANSACTION CLEARED AS CORP DATA RATE II FUEL(US)FLT	Merchant accepted a Fleet card and did not supply the Line Item Detail to qualify at Data Rate III.
II5	TRANSACTION CLEARED AS CORP LRG TKT (INTL) FLEET	Merchant accepted a Fleet card and this is the best rate possible at which to clear. This is not an error but rather a descriptive billback.
II6	TRANSACTION CLEARED AS CORP LRG TKT (US) FLEET	Merchant accepted a Fleet card and this is the best rate possible at which to clear. This is not an error but rather a descriptive billback.
II7	TRANSACTION CLEARED AS CORP LG. TKT/DR I FUEL(US)FLT	Merchant accepted a Fleet card and did not supply one or all of the following fields to qualify at Data Rate II. 1) Customer Code 2) Tax Amount 3) Merchant Type 4) Merchant Tax ID.

Code	Description	Detail
II8	TRANSACTION CLEARED AS CORP PURCH (INTL) FLEET	Merchant accepted a Fleet card and this is the best rate possible at which to clear. This is not an error but rather a descriptive billback.
II9	TRANSACTION CLEARED AS CORP FACE TO FACE FLEET	Merchant accepted a Fleet card and this is the best rate possible at which to clear. This is not an error but rather a descriptive billback.
INF	TRANSACTION CLEARED AS INFINITE CARD	Merchant accepted a Infinite Card this is how it cleared. This is not an error but rather a descriptive billback.
JJ1	TRANSACTION CLEARED AS WORLD T&E(LODGING)	Merchant accepted a MasterCard World Card and this is how it cleared. This is not an error but rather a descriptive billback.
JJ2	TRANSACTION CLEARED AS WORLD T&E(VEHICLE RENTAL)	Merchant accepted a MasterCard World Card and this is how it cleared. This is not an error but rather a descriptive billback.
JJ3	TRANSACTION CLEARED AS WORLD T&E(PASS TRANS)	Merchant accepted a MasterCard World Card and this is how it cleared. This is not an error but rather a descriptive billback.
JJ4	TRANSACTION CLEARED AS WORLD T&E(DINING/TRAVEL AGNT)	Merchant accepted a MasterCard World Card and this is how it cleared. This is not an error but rather a descriptive billback.
KK1	MISSING/INVALID FUEL PRODUCT CODE	For all Fleet Merchants, all Fuel transactions must summit the correct product code. Merchant should talk to their software provider.
KK2	MISSING/INVALID FUEL QUANTITY	For all Fleet Merchants, all Fuel transactions must summit the correct fuel quantity. Merchant should talk to their software provider.
KK3	MISSING/INVALID FUEL SALE AMOUNT	For all Fleet Merchants, all Fuel transactions must summit the correct sale amount. Merchant should talk to their software provider.
KK4	MISSING/INVALID TAX AMOUNT	All Corporate / Business / Purchasing Card transactions must send a valid dollar amount of zeros or greater than zero.
KK5	MISSING/INVALID FUEL UNIT PRICE	For all Fleet Merchants, all Fuel transactions must summit the correct Unit Price. Merchant should talk to their software provider.

Code	Description	Detail
KK8	MISSING/INVALID SALES-TAX-IND	All Corporate / Business / Purchasing Cards must send a valid tax indicator with the corresponding amount of zeros or greater than zero.
KKA	SALES TAX AMT > TRANSACTION AMOUNT	Tax Amount may not exceed Sales Amount.
KKC	MISSING/INVALID FED-TAX-ID	All MasterCard purchase card transactions must have the nine (9) digit Federal Tax Id.
KKD	MISSING/INVALID MERCHANT TYPE	All MasterCard purchase card transactions must have a valid merchant type code.
MM1	TRANSACTION CLEARED AS FOREIGN ELECTRONIC	The merchant accepted a Foreign card and this is the best rate possible. This is not an error but rather a descriptive billback.
MM2	TRANSACTION CLEARED AS FOREIGN STANDARD	The merchant accepted a Foreign card and it was key entered therefore this is the best rate possible. This is not an error but rather a descriptive billback.
MM3	TRANSACTION CLEARED AS INTRA CANADA	Transaction cleared at the Canadian Interchange Rate of Intra-Canada
QQ2	MISSING/INVALID CARDHOLDER ACTIVATED TERMINAL INDICATOR	The Cardholder Activated Terminal indicator must be a Space if MCC is anything other then 5542. If MCC is 5542 then the indicator may be 1 - 3. Normally, but not always, this indicator should be a 3.
QQ3	MISSING/INVALID MERCHANT ZIP CODE	A Zip code must be supplied for each transaction at time of settlement.
QQ6	MISSING/INVALID CURRENCY AMOUNT	The currency amount must be greater than zero and not spaces.
QQ7	MISSING/INVALID CASH BACK	You should never see this error. (For future use).
QQ8	MISSING/INVALID MAG SWIPE DATA FAILED EDITS	A face to face key entered transaction with no AVS.
QQ9	MISSING/INVALID TRANSACTION DATE TOO OLD	This transaction failed the timeliness edits.
QQA	TRANSACTION CLEARED AT CPS RETAIL KEY ENTERED	This message occurs when a face to face Visa transaction was Key Entered and AVS was supplied and qualifies for Visa's Key Entered rate.
QQB	MISSING STREET ADDRESS	The street address is required for this MasterCard commercial card transaction.
QQC	MISSING/INVALID MERCHANT STATE CODE	Merchant must submit a valid state code.

Code	Description	Detail
QQD	MISSING/INVALID AUTHORIZATION CURRENCY CODE	The authorization currency code was either missing or not one of the valid currency codes.
QQE	AUTH DATE NOT WITHIN ONE DAY OF SALE DATE	A transaction must be settled within one day of the sale.
QQF	TRANSACTION CLEARED AT ISSUER CHIP	Merchant accepted a Visa Chip Card and this is how it cleared. This is not an error but rather a descriptive billback.
RES	RESTRICTED TICKET INDICATOR DOES NOT QUALIFY	This error is for the Airline Industry only and is caused by not sending in the correct data.
SAA	TRANSACTION CLEARED AS ELECTRONIC COMMERCE - BASIC	Transaction cleared at the new CPS/Electronic Commerce Basic interchange program
SAB	TRANSACTION CLEARED AS ELECTRONIC COMMERCE - PREFERRED	Transaction cleared at the new CPS/Electronic Commerce preferred interchange program and included 3-D secure authentication
STP	STOP-OVER CODE DOES NOT QUALIFY	This error is for the Airline Industry only and is caused by not sending in the correct data.
SVC	SERVICE CLASS DOES NOT QUALIFY	This error is for the Airline Industry only and is caused by not sending in the correct data.
TT1	TRANSACTION CLEARED AS SIGNATURE CARD ELECTRONIC	Merchant accepted a Signature Card this is how it cleared. This is not an error but rather a descriptive billback.
TT2	TRANSACTION CLEARED AS SIGNATURE CARD STANDARD	Merchant accepted a Signature Card and the transaction downgraded because the transaction failed the timeliness edits.
WW1	MISSING/INVALID WAREHOUSE CLUB CODE	For Warehouse transactions there must be a three digit code on the mainframe in the DBA Name field in positions 20, 21, 22 positions and is passed on to MasterCard.
XX1	TRANSACTION CLEARED AS CORPORATE T&E	Merchant accepted a Corporate card at a T&E location. This is not an error but rather a descriptive billback.
XX2	TRANSACTION CLEARED OTHER THAN PRICED	This billback code appears when a merchant's transactions clear at a level other than where the merchants account is priced.
XX3	TRANSACTION CLEARED AS CHECK CARD	This billback code appears when a merchant accepts a Visa Check Card.

Related Report:
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